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FOURTEENTH ANNUAL REPORT

OF THE

SUPERINTENDENT

OF

INSURANCE

OF THE

STATE OF COLORADO,

MADE FROM

ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1895.

STATE OF COLORADO,
OFFICE OF SUPERINTENDENT OF INSURANCE,
DENVER, MAY 1, 1896. }

To His Excellency,

A. W. McINTIRE,

Governor of Colorado:

In compliance with the Insurance Laws of Colorado, I have the honor to transmit herewith the Fourteenth Annual Report of the Insurance Department, showing the business transacted by all Insurance Companies authorized to do business within the State during the year 1895.

C. C. PARKS,

Auditor of State, Superintendent Ex-Officio

INTRODUCTORY.

This report contains a full and complete detail of the business of Fire, Fidelity, Casualty, Accident and Life Insurance, as rendered by the different companies herein represented, for the year 1895.

FIRE INSURANCE.

The following Fire Companies have been licensed to transact business in this State, all of which are licensed for the first time:

| Name. | Location. | Capital. |
|---|--------------------|----------|
| Merchants' Mutual Fire Insurance Company..... | Colorado | Mutual. |
| Mutual Guarantee Fund Fire Insurance Company..... | Colorado | Mutual. |
| Standard Mutual Fire Insurance Company | Massachusetts..... | Mutual. |

The following companies have retired from the State during the same time:

| Name. | Location. | Capital. |
|---|---------------------|---------------|
| Baloise Fire Insurance Company..... | Switzerland ..... | ..... |
| Essex Mutual Fire Insurance Company | Massachusetts | Mutual. |
| New Zealand Fire Insurance Company..... | New Zealand..... | ..... |
| Patriotic Insurance Company..... | Ireland | \$ 394,675 00 |
| Sun Insurance Company..... | California | 300,000.00 |

This table shows \$894,675 of capital withdrawn from the State in 1895, as against \$2,207,200 withdrawn in 1894.

On January 1st, 1896, there were 96 Fire Insurance Companies of other States authorized to do business in this State, and 5 Mutual Fire Insurance companies of this State.

The amount of risks written in this State during the year 1895 was \$90,481,948.31, as compared with \$86,931,558.44 written the previous year, showing an increase of \$3,910,389.87.

The premium receipts were \$1,499,017.34, as against \$1,466,933.22 during the same time. Average rate of premiums \$1.65 as against \$1.68 in 1894.

The losses paid decreased from \$810,568.87 in 1894 to \$520,-096.96 in 1895, and the ratio of losses to premium receipts from 55.25 per cent in 1894 to 34.68 per cent in 1895.

The following table shows the comparative business by years since the organization of this Department:

| Year Written. | Risks written during the year | Premiums Received. | Average rate of premiums. | Losses Paid. | Per cent. of Losses to premiums received. | Losses Incurred. |
|---------------|-------------------------------|--------------------|---------------------------|--------------|---|------------------|
| 1882..... | \$ 32,817,015.92 | \$ 600,919 41 | 1.83 | \$300,679 85 | 50.03 | \$ 311,281 24 |
| 1883..... | 42,760,817 76 | 769,777 10 | 1.80 | 357,215 86 | 46.27 | 390,876 40 |
| 1884..... | 40,151,636 10 | 756,068 42 | 1.88 | 316,340 22 | 41.84 | 342,902 07 |
| 1885..... | 42,137,800 60 | 819,885 75 | 1.95 | 274,710 48 | 33.50 | 242,762 51 |
| 1886..... | 45,532,753 42 | 861,850 97 | 1.89 | 412,554 82 | 46.71 | 404,916 78 |
| 1887..... | 50,617,776 15 | 950,292 38 | 1.88 | 390,226 12 | 41.06 | 400,156 33 |
| 1888..... | 61,598,998 20 | 1,121,077 87 | 1.82 | 389,168 02 | 34.72 | 398,158 13 |
| 1889..... | 75,992,207 15 | 1,324,265 73 | 1.74 | 550,264 50 | 41.55 | 571,428 33 |
| 1890..... | 91,941,829 16 | 1,555,417 15 | 1.69 | 519,549 30 | 33.50 | 565,541 40 |
| 1891..... | 93,519,766 16 | 1,569,723 26 | 1.68 | 573,139 42 | 36.50 | 511,663 78 |
| 1892..... | 103,168,403 69 | 1,721,483 74 | 1.67 | 806,481 04 | 46.85 | 799,970 85 |
| 1893..... | 89,146,710 16 | 1,495,885 22 | 1.70 | 871,562 79 | 58.26 | 915,711 50 |
| 1894..... | 86,931,558 44 | 1,466,933 22 | 1.68 | 810,568 87 | 55.25 | 812,972 89 |
| 1895..... | 90,841,948 31 | 1,499,017 34 | 1.65 | 520,096 96 | 34.68 | 635,554 68 |

COLORADO COMPANIES.

There are no Colorado companies with a paid up capital doing business in this State. The following companies are organized and do business on the assessment plan:

The Farmers' Alliance Mutual Fire Insurance Company.
The German Mutual Fire Insurance Company.
The Grange Mutual Fire Insurance Company.
Mutual Guarantee Fund Fire Insurance Company.
Western Mutual Fire Insurance Company.

The amount of risks written in Colorado by foreign companies creates the hope that local capital will soon interest itself in insurance business.

FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

On December 31st, 1894, there were 28 Fidelity, Casualty and Accident insurance companies authorized to do business in the state. Since the above named date, the following companies have been admitted to this State:

The Banker's Accident Insurance Company of Iowa.
Mutual Benefit Association of Colorado.

The amount of risks written within the State during the year was \$43,058,913.31, as against \$29,331,614 in 1894, showing an increase of \$13,727,299.31.

The premium receipts were \$262,460.57, as against \$222,854.05 the previous year.

Losses paid \$180,847.11, losses incurred \$196,549.03; as against losses paid \$141,406.09, losses incurred \$143,392.07. Total expenses \$34,934.23, as against \$26,859.06.

The following companies have withdrawn from the State during the year:

National Masonic Accident Association of Iowa.
 Star Accident Company of Illinois.
 United States Mutual Accident Association of New York.

LIFE.

On January 1st, 1896, there were 25 Life Insurance Companies authorized to do business in this State.

| | | |
|---|---------------------|-----------------|
| Policies in force Dec. 31, 1894, .. 14,249 .. | Amount of Insurance | \$45,477,497.53 |
| Policies issued during 1895, 16,001 .. | Amount of Insurance | 9,873,207.05 |
| | | <hr/> |
| | 30,250 | \$55,350,704.58 |
| Policies terminated in 1895, 9,130 .. | Amount of Insurance | 8,943,093.75 |
| | | <hr/> |
| Policies in force Dec. 31, 1895, .. 21,120 .. | Amount of insurance | \$46,407,610.83 |

The above figures show an increase from \$45,477,497.53 written during 1894 to \$46,407,610.83 written during 1895.

| | | |
|-----------------------------|---------|-----------------|
| Premium receipts for 1895 | - | \$1,487,304.83. |
| Expenses | - - - - | 223,361.48. |
| Losses incurred during year | - | 497,956.05. |
| Losses paid during year | - | 491,526.38. |

ASSESSMENT.

The following companies have been licensed to transact business within the State since January 1st, 1895:

American Temperance Life Insurance Association of N. Y.
 Bankers' Life Insurance Company of New York.
 Northwestern Benevolent Society of Minnesota.
 National Life Association of Connecticut.

| | | |
|-------------------------------|---------|-----------------|
| Risks written during the year | - | \$7,956,075.00. |
| Premiums received | - - - | 217,701.48. |
| Losses paid | - - - - | 189,157.13. |
| Losses incurred | - - - - | 195,949.43. |
| Expenses | - - - - | 36,301.35. |

The following companies have withdrawn from the State:

Knights of the Globe Mutual Benefit Association of Ill.
 Knights Templars and Masons' Life Indemnity Co. of Ill.
 Merchants Life Association of the U. S., of Missouri.
 United States Masonic Benefit Association, of Iowa.
 Union Life Insurance Company of Minn.

Grand Recapitulation of Premiums Received by all Companies.

| | |
|---|----------------|
| Fire Companies,..... | \$1,499,017.34 |
| Fidelity, Casualty and Accident Co.'s | 262,460.57 |
| Assessment Companies..... | 217,701.48 |
| Life Companies,..... | 1,487,304.83 |
| Total Premiums Received..... | \$3,466,484.22 |

Grand Recapitulation of Losses and Expenses paid by all Companies.

| | | |
|--|---------------|----------------|
| Losses paid by Fire companies..... | \$ 520,096.96 | |
| Expense paid by same..... | 418,087.31 | |
| Losses paid by Fidelity, Casualty and Accident companies..... | 180,847.11 | |
| Expenses paid by same..... | 34,934.23 | |
| Losses paid by Assessment companies | 189,157.13 | |
| Expenses paid by same..... | 36,301.35 | |
| Losses paid by Life companies..... | 491,529.38 | |
| Expenses paid by same..... | 223,301.48 | \$2,094,251.85 |

The above figures show premiums to be \$1,372,232.37 over losses and expenses paid by all companies.

THE INSURANCE DEPARTMENT AND OUR INSURANCE LAWS.

I recommend that every assessment certificate or policy in a natural premium company be required to be branded at the top of the first page of the contract, in plain type, that its premiums are *not fixed*, but that future cost will depend upon the experience of the company.

The old-line companies writing insurance, which calls for the withholding of dividends until some future time, should be required to report the amount of *general* as well as *special* Surplus, as is done in the Connecticut report. If a company is not paying dividends on certain policies, and claims to be accumulating a surplus for them, there should be some means of ascertaining whether they have on hand, or are accumulating, a surplus.

Every life company, of whatever character, should be required to make a full annual report to the Department, whether fraternal or not. The majority of insurants entering the fraternal organizations are less able to determine the character of their management, whether honest or competent or not, than are those entering the old-line companies, and should have the benefit of the Department supervision. They are also usually less able to bear the loss consequent upon dishonest or incompetent management.

The principle, which would free these from State supervision, on account of the expense incident to supervision, is just as applicable to old-line Mutual companies, whose profits or savings belong exclusively to the policy holders and not to the managers of these companies.

There is a provision in our laws requiring assessment companies to deposit a copy of application and certificate with the Department. This requirement should be extended to all Life companies particularly the old-line companies, which are frequently producing new forms of policies, making it obligatory upon them to at once forward to the Department a copy of any new form issued in the State, and this should be required under penalty.

I recommend changes in our Insurance Law, 1883, providing that no company doing business in this State, and no officer or agent of any such company, shall, in any public advertisement, card or circular, include in any statement of assets, any item of value of a class or character not admitted by the Superintendent of Insurance in the annual reports of said companies. And every such advertisement, card or circular, containing a statement of assets, shall, in all cases, contain also a full statement of all the liabilities of said company, including the reinsurance reserve, which in no case shall be less than fifty per cent on the gross premiums received on all unexpired risks, and providing that any violation of this provision shall render the company liable to have its license revoked.

I recommend that no assessment insurance company be admitted to do business in this State until a sufficient deposit has been made with the Treasurer of this State or with the duly authorized officer of some other state for the benefit and security of all the company's policy holders and creditors in the United States.

The Treasurer and his sureties should be made responsible by law for the safe keeping of all deposits. The present law is inadequate in this respect and companies desiring to deposit securities in this state do not feel that they are afforded the security that the magnitude of their deposit requires. As a result no company has deposited its securities in this State, although several have been desirous of so doing.

I also recommend that there be passed a law prohibiting the writing of policies of insurance on property in this State by companies not authorized to do business therein except in cases where all the insurance desired cannot be secured in companies

authorized to do business in this State. In such cases additional insurance may be written by outside companies, provided that the insurant shall report to the Superintendent of Insurance at the time of the writing of the policies, the amount of such insurance and the premiums paid therefor and pay a tax of three per cent. on the amount of premium; and providing that such policies shall be void unless the provisions above set forth are complied with.

The receipts and expenses of the Department for the past four years have been as follows:

| | | | | | |
|-------------------|---|---|---|---|-------------|
| Receipts for 1892 | - | - | - | - | \$45,432.48 |
| Expense for 1892 | - | - | - | - | 12,921.48 |
| Receipts for 1893 | - | - | - | - | 39,522.44 |
| Expense for 1893 | - | - | - | - | 8,966.67 |
| Receipts for 1894 | - | - | - | - | 39,413.18 |
| Expense for 1894 | - | - | - | - | 9,754.40 |
| Receipts for 1895 | - | - | - | - | 67,275.13 |
| Expense for 1895 | - | - | - | - | 9,676.13 |

The law passed by the Tenth General Assembly increasing the rate of taxation against companies doing business in this State has resulted in a large increase in the receipts of the office. We estimate that there will be fully \$100,000.00 surplus during the two years of our administration to be transferred to the general revenue fund of the State.

Reference is made to the last page of this report for a statement of receipts and expenditures of the Department for the past year.

In conclusion, I desire to call attention to the fact that the duties of the Auditor's office have been of such an exacting character and have so fully occupied my time, that the work of this Department has practically all been done by the Deputy Superintendent, Mr. N. S. Walpole, and his assistants, under whom it has reached its present state of efficiency.

All of which is respectfully submitted,

C. C. PARKS,

Auditor of State, Superintendent Ex-Officio

FIRE AND FIRE AND MARINE INSURANCE COMPANIES

ABSTRACTS COMPILED FROM THE GENERAL STATEMENTS OF THE FIRE
AND FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED TO
DO BUSINESS IN THE STATE OF COLORADO, SHOWING
THEIR CONDITION ON THE 31ST DAY OF DECEMBER

1895

UNITED STATES BRANCH
OF THE
AACHEN & MUNICH FIRE INSURANCE COMPANY.

OF
GERMANY.

(Organized in 1825.)

VOSS, CONRAD & CO., Managers, San Francisco, Cal.

I. ASSETS.

| | | |
|---------------------------------------|----|------------|
| Market value of bonds and stocks..... | \$ | 599,500 00 |
| Cash on hand and in bank..... | | 19,116 43 |
| Premiums in course of collection..... | | 39,708 87 |
| Total admitted assets..... | \$ | 658,325 30 |

II. LIABILITIES.

| | | |
|------------------------|----|------------|
| Unpaid losses..... | \$ | 337 71 |
| Unearned premiums..... | | 74,599 58 |
| Other liabilities..... | | 19,335 03 |
| Total liabilities..... | \$ | 94,272 32 |
| Net surplus..... | \$ | 564,052 98 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 90,321 06 |
| Received from interest and dividends..... | | 13,750 00 |
| Total income..... | \$ | 104,071 06 |
| Excess of income over expenditures..... | \$ | 35,154 84 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|-----------|
| Net amount paid for losses..... | \$ | 27,513 48 |
| Commissions and brokerage..... | | 12,845 27 |
| Salaries of officers and employes..... | | 14,149 00 |
| Taxes..... | | 209 50 |
| All other expenditures..... | | 14,198 97 |
| Total expenditures..... | \$ | 68,916 22 |

V. MISCELLANEOUS.

| | | |
|---|----|---------------|
| Fire risks written in 1895..... | \$ | 13,880,836 09 |
| Premiums received thereon..... | | 173,937 42 |
| Total risks in force December 31, 1895..... | \$ | 11,336,047 02 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 266,680 00 |
| Premiums received..... | | 4,086 47 |
| Losses paid..... | | 1,256 55 |
| Losses incurred..... | | 1,256 55 |
| Expense..... | | 1,889 51 |
| Tax..... | | 81 72 |

ETNA INSURANCE COMPANY.

Principal OfficeHartford, Conn.

(Organized in 1819.)

JAMES F. DUDLEY, President.

WM. H. KING, Secretary.

CASH CAPITAL, \$4,000,000.

I. ASSETS.

| | | |
|--|----|---------------|
| Value of real estate owned..... | \$ | 200,000 00 |
| Loans secured by mortgages on real estate..... | | 36,000 00 |
| Interest due on said mortgage loans..... | | 300 45 |
| Market value of bonds and stocks..... | | 9,526,068 00 |
| Loans secured by bonds and stocks as collateral..... | | 5,600 00 |
| Cash on hand and in bank..... | | 752,512 97 |
| Premiums in course of collection..... | | 534,644 96 |
| All other assets..... | | 887 50 |
| Total admitted assets..... | \$ | 11,055,513 88 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 4,000,000 00 |
| Unpaid losses..... | | 398,575 19 |
| Unearned premiums..... | | 3,026,590 39 |
| Other liabilities..... | | 217,486 20 |
| Total liabilities, including capital..... | \$ | 7,642,651 78 |
| Net surplus..... | \$ | 3,412,862 10 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 3,868,744 57 |
| Received from interest and dividends..... | | 474,840 18 |
| Received from rents and all other sources..... | | 3,638 82 |
| Total income..... | \$ | 4,347,223 57 |
| Excess of income over expenditures..... | \$ | 242,793 06 |

IV. EXPENDITURES IN 1895.

| | | |
|---|----|--------------|
| Net amount paid for losses..... | \$ | 2,170,636 88 |
| Paid dividends..... | | 720,000 00 |
| Commissions and brokerage..... | | 615,970 86 |
| Salaries of officers and employees..... | | 258,304 42 |
| Taxes..... | | 74,785 38 |
| All other expenditures..... | | 264,732 97 |
| Total expenditures..... | \$ | 4,104,430 51 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Perpetual risks written in 1895..... | \$ | 158,278 00 |
| Premiums received thereon..... | | 3,863 79 |
| Fire risks written in 1895..... | | 357,024,849 00 |
| Premiums received thereon..... | | 4,461,273 06 |
| Marine and inland risks written in 1895..... | | 64,771,068 00 |
| Premiums received thereon..... | | 198,663 00 |
| Total risks in force December 31, 1895, including perpetual..... | \$ | 487,878,130 00 |
| Total premiums received from commencement to date..... | \$ | 136,144,043 67 |
| Total losses paid from commencement to date..... | | 77,313,153 68 |
| Excess of premiums over losses..... | \$ | 58,830,889 99 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 1,599,747 00 |
| Premiums received..... | | 30,284 03 |
| Losses paid..... | | 13,803 62 |
| Losses incurred..... | | 15,399 35 |
| Expense..... | | 8,872 53 |
| Tax..... | | 605 68 |

AGRICULTURAL INSURANCE COMPANY.

Principal Office.....23 Washington St., Watertown, N. Y.

(Organized in 1863.)

J. R. STEBBINS, President.

H. M. STEVENS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 297,595 00 |
| Loans secured by mortgages on real estate..... | 4,093,669 30 |
| Interest due on said mortgage loans..... | 35,708 07 |
| Market value of bonds and stocks..... | 370,990 50 |
| Loans secured by bonds and stocks as collateral..... | 169,894 26 |
| Cash on hand and in bank..... | 138,656 98 |
| Premiums in course of collection..... | 177,379 91 |
| All other assets..... | 17,716 52 |
| Total admitted assets..... | \$ 2,301,580 54 |

II. LIABILITIES.

| | |
|--|-----------------|
| Capital stock paid up..... | \$ 500,000 00 |
| Unpaid losses..... | 119,165 12 |
| Unearned premiums..... | 1,327,401 27 |
| Cash dividends to stockholders unpaid..... | 75 00 |
| Other liabilities..... | 44,766 90 |
| Total liabilities, including capital..... | \$ 1,991,408 29 |
| Net surplus..... | \$ 310,172 25 |

III. INCOME IN 1865.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,044,289 67 |
| Received from interest and dividends..... | 101,439 01 |
| Received from rents and all other sources..... | 3,419 89 |
| Total income..... | \$ 1,149,148 57 |
| Excess of income over expenditures..... | \$ 87,986 46 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 552,615 02 |
| Paid dividends..... | 49,980 00 |
| Commissions and brokerage..... | 208,842 57 |
| Salaries of officers and employes..... | 125,601 85 |
| Taxes..... | 24,570 50 |
| All other expenditures..... | 99,552 17 |
| Total expenditures..... | \$ 1,061,162 11 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 157,565,000 00 |
| Premiums received thereon..... | 1,386,695 00 |
| Total risks in force December 31, 1895..... | \$ 277,334,047 00 |
| Total premiums received from commencement to date..... | \$ 19,480,301 00 |
| Total losses paid from commencement to date..... | 9,588,859 00 |
| Excess of premiums over losses..... | \$ 9,891,442 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,184,400 00 |
| Premiums received..... | 15,153 00 |
| Losses paid..... | 3,125 00 |
| Losses incurred..... | 3,270 00 |
| Expense..... | 4,020 53 |
| Tax..... | 303 06 |

UNITED STATES BRANCH
OF THE
ALLIANCE ASSURANCE COMPANY.

OF
LONDON, ENGLAND.

Principal Office.....416 California St., San Francisco, California.

(Organized in 1824.)

NATHANIEL T. JAMES, U. S. Manager, San Francisco, Cal.

I. ASSETS.

| | | |
|--|----|------------|
| Value of real estate owned | \$ | 160,000 00 |
| Loans secured by mortgages on real estate..... | | 52,000 00 |
| Interest due on said mortgage loans | | 760 00 |
| Market value of bonds and stocks..... | | 404,760 00 |
| Cash on hand and in bank..... | | 64,135 69 |
| Premiums in course of collection..... | | 32,888 39 |
| All other assets..... | | 2,630 13 |
| Total admitted assets..... | \$ | 717,174 21 |

II. LIABILITIES.

| | | |
|-------------------------|----|------------|
| Unpaid losses | \$ | 16,993 00 |
| Unearned premiums | | 111,284 80 |
| Other liabilities..... | | 6,577 67 |
| Total liabilities..... | \$ | 134,855 47 |
| Net surplus..... | \$ | 582,318 74 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 136,113 65 |
| Received from interest and dividends..... | | 10,940 80 |
| Received from rents and all other sources..... | | 6,800 00 |
| Total income | \$ | 153,853 65 |
| Excess of income over expenditures | \$ | 4,764 22 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 80,705 25 |
| Commissions and brokerage | | 34,786 02 |
| Salaries of officers and employes..... | | 19,647 97 |
| Taxes | | 1,863 70 |
| All other expenditures..... | | 12,086 49 |
| Total expenditures..... | \$ | 149,089 43 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Fire risks written in 1895..... | \$ | 19,370,603 00 |
| Premiums received thereon | | 257,403 56 |
| Total risks in force December 31, 1895 | \$ | 15,148,027 00 |
| Total premiums received from commencement to date..... | \$ | 796,410 61 |
| Total losses paid from commencement to date..... | | 467,929 16 |
| Excess of premiums over losses..... | \$ | 328,481 45 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 735,158 00 |
| Premiums received..... | | 15,973 21 |
| Losses paid..... | | 16,017 06 |
| Expense | | 3,194 64 |
| Tax..... | | 319 46 |

AMERICAN INSURANCE COMPANY.

Principal Office.....30 Kilby St., Boston, Mass.

(Organized in 1818.)

FRANCIS PEABODY, President.

HENRY S. BEAN, Secretary.

CASH CAPITAL, \$800,000.

I. ASSETS.

| | | |
|--|----|------------|
| Market value of bonds and stocks..... | \$ | 506,457 00 |
| Loans secured by bonds and stocks as collateral..... | | 15,000 00 |
| Cash on hand and in bank..... | | 23,875 18 |
| Premiums in course of collection..... | | 19,924 76 |
| All other assets..... | | 2,594 51 |
| Total admitted assets | \$ | 567,851 45 |

II. LIABILITIES.

| | | |
|--|----|------------|
| Capital stock paid up..... | \$ | 300,000 00 |
| Unpaid losses | | 23,765 09 |
| Unearned premiums..... | | 148,976 55 |
| Cash dividends to stockholders unpaid..... | | 45 00 |
| Other liabilities..... | | 8,042 96 |
| Total liabilities, including capital | \$ | 480,829 60 |
| Net surplus..... | \$ | 87,021 85 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 236,858 00 |
| Received from interest and dividends..... | | 21,801 51 |
| Total income | \$ | 258,659 51 |
| Excess of income over expenditures..... | \$ | 5,353 36 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 124,551 45 |
| Paid dividends..... | | 18,132 00 |
| Commissions and brokerage..... | | 50,476 73 |
| Salaries of officers and employes..... | | 24,266 41 |
| Taxes..... | | 5,939 53 |
| All other expenditures..... | | 29,940 03 |
| Total expenditures..... | \$ | 253,306 15 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Fire risks written in 1895 | \$ | 25,416,386 00 |
| Premiums received thereon | | 282,517 36 |
| Total risks in force December 31, 1895..... | \$ | 28,288,809 00 |
| Total premiums received from commencement to date..... | \$ | 11,512,629 93 |
| Total losses paid from commencement to date..... | | 8,019,264 00 |
| Excess of premiums over losses..... | \$ | 3,493,365 93 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 239,535 00 |
| Premiums received..... | | 2,407 99 |
| Losses paid..... | | 1,223 64 |
| Losses incurred | | 2,423 64 |
| Expense | | 781 08 |
| Tax | | 48 16 |

AMERICAN INSURANCE COMPANY.

Principal Office.....746 Broad St., Newark, N. J.

(Organized in 1846.)

F. H. HARRIS, President.

J. H. WORDEN, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 253,977 | 20 |
| Loans secured by mortgages on real estate..... | | 1,470,422 | 06 |
| Interest due on said mortgage loans | | 23,408 | 95 |
| Market value of bonds and stocks..... | | 764,440 | 00 |
| Cash on hand and in bank..... | | 35,838 | 63 |
| Premiums in course of collection..... | | 45,236 | 46 |
| Interest due and accrued..... | | 8,971 | 66 |
| All other assets..... | | 71,992 | 85 |
| Gross assets | \$ | 2,674,287 | 81 |
| Deduct on account of bad and doubtful debts..... | | 70,488 | 52 |
| Total admitted assets..... | \$ | 2,603,799 | 29 |

II. LIABILITIES.

| | | | |
|--|----|-----------|----|
| Capital stock paid up..... | \$ | 600,000 | 00 |
| Unpaid losses | | 51,404 | 35 |
| Unearned premiums | | 483,073 | 82 |
| Dividends to stockholders unpaid..... | | 5,150 | 15 |
| Other liabilities..... | | 10,740 | 06 |
| Total liabilities, including capital | \$ | 1,150,368 | 38 |
| Net surplus..... | \$ | 1,453,430 | 91 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 522,817 | 96 |
| Received from interest and dividends..... | | 112,394 | 96 |
| Received from rents and all other sources..... | | 1,341 | 10 |
| Total income | \$ | 636,554 | 02 |
| Excess of income over expenditures | \$ | 147,310 | 06 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 227,607 | 29 |
| Paid dividends..... | | 61,225 | 25 |
| Commissions and brokerage..... | | 97,282 | 85 |
| Salaries of officers and employes..... | | 50,176 | 34 |
| Taxes..... | | 21,736 | 64 |
| All other expenditures | | 31,265 | 59 |
| Total expenditures..... | \$ | 489,243 | 96 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 68,458,777 | 00 |
| Premiums received thereon..... | | 666,794 | 05 |
| Total risks in force December 31, 1895..... | \$ | 102,990,131 | 00 |
| Total premiums received from commencement to date..... | \$ | 9,328,359 | 50 |
| Total losses paid from commencement to date..... | | 3,820,258 | 96 |
| Excess of premiums over losses..... | \$ | 5,508,100 | 54 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 393,093 | 00 |
| Premiums received..... | | 4,939 | 19 |
| Losses paid..... | | 158 | 61 |
| Losses incurred | | 315 | 42 |
| Expense..... | | 1,396 | 82 |
| Tax..... | | 98 | 78 |

AMERICAN CENTRAL INSURANCE COMPANY.

Principal Office.....St. Louis, Mo.

(Organized in 1853.)

GEORGE T. CRAM, President.

JOHN H. ADAMS, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned..... | \$ | 500,000 00 |
| Loans secured by mortgages on real estate | | 81,000 00 |
| Market value of bonds and stocks..... | | 787,000 00 |
| Loans secured by bonds and stocks as collateral..... | | 100,291 33 |
| Cash on hand and in bank..... | | 99,925 31 |
| Premiums in course of collection..... | | 92,970 47 |
| Total admitted assets | \$ | 1,661,187 11 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 600,000 00 |
| Unpaid losses..... | | 134,000 00 |
| Unearned premiums | | 662,000 01 |
| Other liabilities..... | | 13,945 37 |
| Total liabilities, including capital..... | \$ | 1,409,945 58 |
| Net surplus..... | \$ | 251,241 53 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 802,695 25 |
| Received from interest and dividends | | 52,802 41 |
| Received from rents and all other sources..... | | 22,045 92 |
| Total income..... | \$ | 877,543 58 |
| Excess of income over expenditure..... | \$ | 28,875 95 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 484,220 25 |
| Paid dividends | | 60,000 00 |
| Commissions and brokerage | | 123,385 97 |
| Salaries of officers and employes..... | | 64,998 11 |
| Taxes..... | | 16,828 20 |
| All other expenditures | | 99,232 10 |
| Total expenditures | \$ | 848,664 63 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895 | \$ | 78,260,448 00 |
| Premiums received thereon | | 1,008,226 95 |
| Total risks in force December 31, 1895..... | \$ | 105,138,121 00 |
| Total premiums received from commencement to date..... | \$ | 16,749,612 30 |
| Total losses paid from commencement to date..... | | 8,570,669 20 |
| Excess of premiums over losses..... | \$ | 8,178,943 10 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 459,893 00 |
| Premiums received..... | | 9,687 71 |
| Losses paid | | 2,522 42 |
| Losses incurred | | 4,083 49 |
| Expense | | 2,507 43 |
| Tax..... | | 193 75 |

AMERICAN FIRE INSURANCE COMPANY.

Principal Office.....146 Broadway, New York, N. Y.

(Organized in 1857.)

F. W. DOWNER, President.

HENRY DAYTON, Secretary.

CASH CAPITAL, \$392,150.

I. ASSETS.

| | |
|--|---------------|
| Loans secured by mortgages on real estate..... | \$ 14,500 00 |
| Interest due on said mortgage loans..... | 120 83 |
| Market value of bonds and stocks..... | 603,661 00 |
| Cash on hand and in bank..... | 146,172 66 |
| Premiums in course of collection..... | 98,261 76 |
| All other assets..... | 16,387 65 |
| Total admitted assets..... | \$ 879,103 90 |

II. LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 392,150 00 |
| Unpaid losses..... | 87,653 13 |
| Unearned premiums..... | 192,633 63 |
| Other liabilities..... | 41,782 13 |
| Total liabilities, including capital..... | \$ 714,218 89 |
| Net surplus..... | \$ 164,885 01 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 349,473 42 |
| Received from interest and dividends..... | 34,177 21 |
| Total income..... | \$ 383,650 63 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 636,110 01 |
| Paid dividends..... | 20,000 00 |
| Commissions and brokerage..... | 198,671 78 |
| Salaries of officers and employes..... | 72,708 95 |
| Taxes..... | 25,552 77 |
| All other expenditures..... | 114,375 40 |
| Total expenditures..... | \$ 1,067,418 91 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 110,087,641 00 |
| Premiums received thereon..... | 1,144,258 80 |
| Total risks in force December 31, 1895..... | \$ 83,100,192 00 |
| Total premiums received from commencement to date..... | \$ 13,008,145 93 |
| Total losses paid from commencement to date..... | 7,379,199 41 |
| Excess of premiums over losses..... | \$ 5,628,946 52 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 249,648 00 |
| Premiums received..... | 3,368 20 |
| Losses paid..... | 479 28 |
| Losses incurred..... | 475 11 |
| Expense..... | 975 29 |
| Tax..... | 67 36 |

UNITED STATES BRANCH
OF THE
ATLAS ASSURANCE COMPANY.
OF
LONDON, ENGLAND.

Principal Office.....Chicago, Ill.

(Organized in 1808.)

G. M. NEUBURGER, U. S. Manager.

I. ASSETS.

| | |
|---------------------------------------|---------------|
| Market value of bonds and stocks..... | \$ 729,787 50 |
| Cash on hand and in bank..... | 54,641 93 |
| Premiums in course of collection..... | 99,725 24 |
| All other assets..... | 7,572 50 |
| Total admitted assets..... | \$ 891,727 17 |

II. LIABILITIES.

| | |
|------------------------|---------------|
| Unpaid losses..... | \$ 46,046 37 |
| Unearned premiums..... | 419,867 18 |
| Other liabilities..... | 25,806 08 |
| Total liabilities..... | \$ 491,719 63 |
| Net surplus..... | \$ 400,007 54 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 580,889 51 |
| Received from interest and dividends..... | 27,021 06 |
| Total income..... | \$ 607,860 57 |
| Excess of income over expenditures..... | \$84,305 84 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 319,110 42 |
| Commissions and brokerage..... | 112,922 26 |
| Salaries of officers and employes..... | 37,020 91 |
| Taxes..... | 11,256 72 |
| All other expenditures..... | 43,244 42 |
| Total expenditures..... | \$ 523,554 73 |

V. MISCELLANEOUS.

| | |
|--|------------------|
| Fire risks written in 1895..... | \$ 61,799,778 00 |
| Premiums received thereon..... | 751,433 12 |
| Total risks in force December 31, 1895..... | \$ 63,625,264 00 |
| Total premiums received from commencement to date..... | \$ 2,459,194 51 |
| Total losses paid from commencement to date..... | 1,317,087 00 |
| Excess of premiums over losses..... | \$ 1,142,107 51 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,501,162 00 |
| Premiums received..... | 25,608 43 |
| Losses paid..... | 18,641 69 |
| Losses incurred..... | 20,781 37 |
| Expense..... | 9,357 15 |
| Tax..... | 512 17 |

ATLAS MUTUAL INSURANCE COMPANY.

Principal Office.....Boston, Mass.

(Organized in 1892.)

JOHN A. PRAY, President.

ARTHUR F. JONES, Secretary.

I. ASSETS.

| | |
|--|---------------|
| Market value of bonds and stocks | \$ 77,725 00 |
| Cash on hand and in bank | 64,445 89 |
| Premiums in course of collection | 60,992 57 |
| All other assets | 28,987 53 |
| Total admitted assets | \$ 232,150 99 |

II. LIABILITIES.

| | |
|-------------------------|---------------|
| Unpaid losses | \$ 34,700 00 |
| Unearned premiums | 117,650 44 |
| Other liabilities | 25,066 92 |
| Total liabilities | \$ 177,417 36 |
| Net surplus | \$ 54,733 63 |

III. INCOME IN 1895.

| | |
|---|---------------|
| Net cash actually received for premiums | \$ 225,004 41 |
| Received from interest and dividends | 3,417 65 |
| Total income | \$ 228,422 06 |
| Excess of income over expenditures | \$ 46,062 74 |

IV. EXPENDITURES IN 1895.

| | |
|---|---------------|
| Net amount paid for losses | \$ 144,217 59 |
| Paid dividends | 3,089 88 |
| Commissions and brokerage | 24,282 31 |
| Salaries of officers and employes | 6,488 89 |
| Taxes | 4,280 65 |
| Total expenditures | \$ 182,359 32 |

V. MISCELLANEOUS.

| | |
|---|------------------|
| Fire risks written in 1895 | \$ 23,774,568 00 |
| Premiums received thereon | 301,916 30 |
| Total risks in force December 31, 1895 | \$ 17,486,782 00 |
| Total premiums received from commencement to date | \$ 1,136,193 08 |
| Total losses paid from commencement to date | 586,269 22 |
| Excess of premiums over losses | \$ 549,923 89 |

BUSINESS IN COLORADO IN 1895.

| | |
|-------------------------|-----------|
| Premiums received | \$ 289 28 |
| Losses paid | 29 30 |
| Losses incurred | 29 30 |
| Expense | 80 00 |
| Tax | 5 78 |

UNITED STATES BRANCH
OF THE
BRITISH AMERICA ASSURANCE COMPANY.
OF
TORONTO, CANADA.
(Organized in 1833.)

GEO. A. COX, President.

P. H. SIMS, Secretary.

I. ASSETS.

| | | | |
|---------------------------------------|----|-----------|----|
| Market value of bonds and stocks..... | \$ | 946,550 | 52 |
| Cash on hand and in bank..... | | 30,493 | 98 |
| Premiums in course of collection..... | | 177,720 | 50 |
| All other assets..... | | 25,454 | 52 |
| Total admitted assets..... | \$ | 1,180,219 | 52 |

II. LIABILITIES.

| | | | |
|------------------------|----|---------|----|
| Unpaid losses..... | \$ | 149,294 | 46 |
| Unearned premiums..... | | 594,587 | 98 |
| Other liabilities..... | | 41,970 | 54 |
| Total liabilities..... | \$ | 785,852 | 93 |
| Net surplus..... | \$ | 394,366 | 59 |

III. INCOME IN 1895.

| | | | |
|--|----|-----------|----|
| Net cash actually received for premiums..... | \$ | 1,172,448 | 68 |
| Received from interest and dividends..... | | 37,745 | 91 |
| Total income..... | \$ | 1,210,194 | 59 |
| Excess of income over expenditures..... | \$ | 100,123 | 33 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 739,771 | 87 |
| Commissions and brokerage..... | | 224,204 | 13 |
| Salaries of officers and employes..... | | 24,875 | 28 |
| Taxes..... | | 25,325 | 12 |
| All other expenditures..... | | 95,894 | 86 |
| Total expenditures..... | \$ | 1,110,071 | 26 |

V. MISCELLANEOUS.

| | | | |
|--|----|------------|----|
| Fire risks written in 1895..... | \$ | 87,163,113 | 00 |
| Premiums received thereon..... | | 1,271,957 | 75 |
| Marine and inland risks written in 1895..... | | 22,623,044 | 00 |
| Premiums received thereon..... | | 237,279 | 75 |
| Total risks in force December 31, 1895..... | \$ | 90,264,165 | 00 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 813,895 | 00 |
| Premiums received..... | | 15,952 | 34 |
| Losses paid..... | | 2,390 | 12 |
| Losses incurred..... | | 553 | 99 |
| Expense..... | | 5,661 | 75 |
| Tax..... | | 319 | 05 |

BROADWAY INSURANCE COMPANY.

Principal Office.....63 William St., New York, N. Y.

(Organized in 1849.)

E. B. MAGNUS, President.

GEO. W. JONES, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

| | | | |
|---------------------------------------|----|---------|----|
| Market value of bonds and stocks..... | \$ | 363,200 | 00 |
| Cash on hand and in bank..... | | 8,634 | 62 |
| Premiums in course of collection..... | | 47,105 | 78 |
| All other assets..... | | 7,470 | 44 |
| Total admitted assets..... | \$ | 426,410 | 84 |

II. LIABILITIES.

| | | | |
|---|----|---------|----|
| Capital stock paid up..... | \$ | 200,000 | 00 |
| Unpaid losses..... | | 25,454 | 29 |
| Unearned premiums..... | | 141,861 | 00 |
| Other liabilities..... | | 12,520 | 00 |
| Total liabilities, including capital..... | \$ | 382,838 | 29 |
| Net surplus..... | \$ | 43,572 | 55 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 245,221 | 36 |
| Received from interest and dividends..... | | 17,215 | 73 |
| Received from rents and all other sources..... | | 5,000 | 00 |
| Total income..... | \$ | 267,437 | 09 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 155,542 | 68 |
| Paid dividends..... | | 20,000 | 00 |
| Commissions and brokerage..... | | 59,535 | 82 |
| Salaries of officers and employes..... | | 18,110 | 64 |
| Taxes..... | | 4,420 | 63 |
| All other expenditures..... | | 24,717 | 46 |
| Total expenditures..... | \$ | 282,327 | 23 |

V. MISCELLANEOUS.

| | | | |
|--|----|------------|----|
| Fire risks written in 1895..... | \$ | 26,735,320 | 00 |
| Premiums received thereon..... | | 297,927 | 42 |
| Total risks in force December 31, 1895..... | \$ | 35,831,672 | 00 |
| Total premiums received from commencement to date..... | \$ | 3,194,171 | 61 |
| Total losses paid from commencement to date..... | | 1,282,335 | 99 |
| Excess of premiums over losses..... | \$ | 1,911,835 | 62 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 317,634 | 00 |
| Premiums received..... | | 3,450 | 34 |
| Losses paid..... | | 634 | 56 |
| Losses incurred..... | | 595 | 79 |
| Expense..... | | 915 | 17 |
| Tax..... | | 69 | 00 |

UNITED STATES BRANCH
OF THE
CALEDONIAN INSURANCE COMPANY.

Principal Office.....Edinburgh, Scotland.

(Organized in 1805.)

CHAS. H. POST, U. S. Manager, 29 Pine St., New York.

CASH CAPITAL, \$537,500.

I. ASSETS.

| | | |
|--|----|--------------|
| Loans secured by mortgages on real estate..... | \$ | 50,000 00 |
| Market value of bonds and stocks..... | | 1,634,412 50 |
| Cash on hand and in banks..... | | 187,577 64 |
| Premiums in course of collection..... | | 112,295 65 |
| All other assets..... | | 31,318 54 |
| Total admitted assets..... | \$ | 2,015,904 33 |

II. LIABILITIES.

| | | |
|------------------------|----|--------------|
| Unpaid losses..... | \$ | 203,068 64 |
| Unearned premiums..... | | 1,056,160 86 |
| Other liabilities..... | | 46,527 55 |
| Total liabilities..... | \$ | 1,305,757 05 |
| Net surplus..... | \$ | 710,147 28 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 1,307,561 24 |
| Received from interest and dividends..... | | 74,652 83 |
| Total income..... | \$ | 1,382,214 07 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------------|
| Net amount paid for losses..... | \$ | 986,161 25 |
| Commissions and brokerage..... | | 259,164 89 |
| Salaries of officers and employes..... | | 74,610 88 |
| Taxes..... | | 47,383 79 |
| All other expenditures..... | | 100,305 80 |
| Total expenditures..... | \$ | 1,467,626 61 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895..... | \$ | 144,655,997 00 |
| Premiums received thereon..... | | 1,807,113 31 |
| Total risks in force December 31, 1895..... | \$ | 201,272,676 00 |
| Total premiums received from commencement to date..... | \$ | 7,913,997 82 |
| Total losses paid from commencement to date..... | | 4,615,361 63 |
| Excess of premiums over losses..... | \$ | 3,298,636 19 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 915,245 00 |
| Premiums received..... | | 15,378 45 |
| Losses paid..... | | 6,436 71 |
| Losses incurred..... | | 6,911 28 |
| Expense..... | | 3,523 27 |
| Tax..... | | 307 56 |

CITIZENS INSURANCE COMPANY.

Principal Office.....Pittsburg, Pa.

(Organized in 1849.)

J. R. SNIVELY, President.

HOWARD WELSH, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

| | |
|--|---------------|
| Value of real estate owned..... | \$ 120,000 00 |
| Loans secured by mortgages on real estate..... | 310,593 40 |
| Interest due on said mortgage loans..... | 3,788 30 |
| Market value of bonds and stocks..... | 212,428 50 |
| Loans secured by bonds and stocks as collateral..... | 43,550 00 |
| Cash on hand and in bank..... | 38,751 89 |
| Premiums in course of collection..... | 31,028 78 |
| All other assets..... | 2,007 86 |
| Total admitted assets..... | \$ 762,148 73 |

II. LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 500,000 00 |
| Unpaid losses..... | 23,788 07 |
| Unearned premiums..... | 162,531 15 |
| Other liabilities..... | 7,671 46 |
| Total liabilities, including capital..... | \$ 693,990 68 |
| Net surplus..... | \$ 68,158 05 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 229,686 93 |
| Received from interest and dividends..... | 29,889 50 |
| Received from rents and all other sources..... | 7,004 90 |
| Total income..... | \$ 266,581 33 |
| Excess of income over expenditures..... | \$ 32,365 51 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 117,387 03 |
| Paid dividends..... | 30,000 10 |
| Commissions and brokerage..... | 54,209 51 |
| Salaries of officers and employes..... | 9,899 88 |
| Taxes..... | 7,451 02 |
| All other expenditures..... | 15,278 38 |
| Total expenditures..... | \$ 234,215 82 |

MISCELLANEOUS.

| | |
|--|------------------|
| Fire risks written in 1895..... | \$ 22,645,182 00 |
| Premiums received thereon..... | 282,003 98 |
| Total risks in force December 31, 1895..... | \$ 26,414,061 00 |
| Total premiums received from commencement to date..... | \$ 4,744,240 00 |
| Total losses paid from commencement to date..... | 2,696,278 07 |
| Excess of premiums over losses..... | \$ 2,047,962 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 343,499 18 |
| Premiums received..... | 4,140 84 |
| Losses paid..... | 55 80 |
| Losses incurred..... | 55 80 |
| Expense..... | 1,366 48 |
| Tax..... | 82 82 |

UNITED STATES BRANCH
OF THE
COMMERCIAL UNION ASSURANCE COMPANY.

Principal Office.....Pine and William Sts., New York. N. Y.,

(Organized in 1861.)

CHARLES SEWALL, U. S. Manager.

I. ASSETS.

| | | | |
|---------------------------------------|----|-----------|----|
| Value of real estate owned..... | \$ | 870,395 | 85 |
| Market value of bonds and stocks..... | | 1,628,657 | 50 |
| Cash on hand and in bank..... | | 535,922 | 07 |
| Premiums in course of collection..... | | 418,487 | 30 |
| All other assets..... | | 52,568 | 44 |
| Total admitted assets..... | \$ | 3,506,031 | 16 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Unpaid losses..... | \$ | 290,293 | 19 |
| Unearned premiums..... | | 1,947,189 | 45 |
| Amount reclaimable on perpetual policies..... | | 67,256 | 01 |
| Other liabilities..... | | 62,349 | 76 |
| Total liabilities..... | \$ | 2,367,128 | 41 |
| Net surplus..... | \$ | 1,138,902 | 75 |

III. INCOME IN 1895.

| | | | |
|--|----|-----------|----|
| Net cash actually received for premiums..... | \$ | 2,708,283 | 13 |
| Received from interest and dividends..... | | 76,148 | 20 |
| Received from rents and all other sources..... | | 29,642 | 15 |
| Total income..... | \$ | 2,814,073 | 50 |
| Excess of income over expenditures..... | \$ | 374,248 | 77 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 1,641,104 | 87 |
| Commissions and brokerage..... | | 457,956 | 41 |
| Salaries of officers and employes..... | | 142,723 | 04 |
| Taxes..... | | 61,038 | 72 |
| All other expenditures..... | | 137,001 | 69 |
| Total expenditures..... | \$ | 2,439,824 | 73 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Perpetual risks written in 1895..... | \$ | 3,536,879 | 17 |
| Premiums received thereon..... | | 74,728 | 90 |
| Fire risks written in 1895..... | | 283,633,327 | 00 |
| Premiums received thereon..... | | 3,138,509 | 51 |
| Marine and inland risks written in 1895..... | | 27,985,964 | 00 |
| Premiums received thereon..... | | 208,221 | 51 |
| Total risks in force December 31, 1895..... | \$ | 364,499,191 | 17 |
| Total premiums received from commencement to date..... | \$ | 41,626,605 | 00 |
| Total losses paid from commencement to date..... | | 25,809,297 | 00 |
| Excess of premiums over losses..... | \$ | 15,817,308 | 00 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|-----------|----|
| Risks written..... | \$ | 2,170,767 | 89 |
| Premiums received..... | | 38,971 | 89 |
| Losses paid..... | | 4,936 | 50 |
| Losses incurred..... | | 4,597 | 83 |
| Expense..... | | 10,751 | 80 |
| Tax..... | | 779 | 44 |

CONCORDIA FIRE INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1870.)

J. H. INBUSH, President.

GUSTAV WOLLAEGER, Secretary.

CASH CAPITAL, \$200,000

I. ASSETS.

| | | | |
|--|----|---------|----|
| Loans secured by mortgages on real estate..... | \$ | 517,905 | 00 |
| Interest due on said mortgage loans..... | | 6,438 | 19 |
| Market value of bonds and stocks..... | | 135,600 | 00 |
| Cash on hand and in bank..... | | 34,611 | 52 |
| Premiums in course of collection..... | | 58,123 | 79 |
| All other assets..... | | 1,658 | 34 |
| Total admitted assets..... | \$ | 754,336 | 83 |

II. LIABILITIES.

| | | | |
|---|----|---------|----|
| Capital stock paid up..... | \$ | 200,000 | 00 |
| Unpaid losses..... | | 32,313 | 76 |
| Unearned premiums..... | | 381,566 | 75 |
| Other liabilities..... | | 14,433 | 86 |
| Total liabilities, including capital..... | \$ | 628,314 | 37 |
| Net surplus..... | \$ | 126,022 | 46 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 442,544 | 58 |
| Received from interest and dividends..... | | 32,815 | 23 |
| Total income..... | \$ | 475,359 | 81 |
| Excess of income over expenditures..... | \$ | 50,333 | 33 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 121,025 | 59 |
| Paid dividends..... | | 16,000 | 00 |
| Commissions and brokerage..... | | 103,018 | 36 |
| Salaries of officers and employes..... | | 28,660 | 00 |
| Taxes..... | | 9,971 | 84 |
| All other expenditures..... | | 16,360 | 69 |
| Total expenditures..... | \$ | 425,026 | 48 |

V. MISCELLANEOUS.

| | | | |
|--|----|------------|----|
| Fire risks written in 1895..... | \$ | 43,855,988 | 00 |
| Premiums received thereon..... | | 573,976 | 84 |
| Total risks in force December 31, 1895..... | \$ | 61,115,164 | 00 |
| Total premiums received from commencement to date..... | \$ | 4,846,814 | 62 |
| Total losses paid from commencement to date..... | | 2,676,038 | 18 |
| Excess of premiums over losses..... | \$ | 2,170,776 | 44 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 628,048 | 00 |
| Premiums received..... | | 8,310 | 47 |
| Losses paid..... | | 2,835 | 58 |
| Losses incurred..... | | 3,695 | 37 |
| Expense..... | | 2,654 | 44 |
| Tax..... | | 166 | 20 |

CONNECTICUT FIRE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Organized in 1850.)

J. D. BROWNE, President.

CHARLES R. BURT, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 146,525 | 00 |
| Loans secured by mortgages on real estate..... | | 854,750 | 00 |
| Market value of bonds and stocks..... | | 1,760,605 | 00 |
| Loans secured by bonds and stocks as collateral..... | | 12,500 | 00 |
| Cash on hand and in bank..... | | 163,803 | 20 |
| Premiums in course of collection..... | | 252,329 | 69 |
| Bills receivable..... | | 1,488 | 80 |
| Total admitted assets..... | \$ | 3,192,001 | 69 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 1,000,000 | 00 |
| Unpaid losses..... | | 251,542 | 00 |
| Unearned premiums..... | | 1,375,050 | 28 |
| Other liabilities..... | | 59,000 | 00 |
| Total liabilities, including capital..... | \$ | 2,685,592 | 28 |
| Net surplus..... | \$ | 506,409 | 41 |

III. INCOME IN 1895.

| | | | |
|--|----|-----------|----|
| Net cash actually received for premiums..... | \$ | 1,763,146 | 14 |
| Received from interest and dividends..... | | 125,000 | 87 |
| Total income..... | \$ | 1,888,147 | 01 |
| Excess of income over expenditures..... | \$ | 226,980 | 95 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 936,986 | 72 |
| Paid dividends..... | | 100,000 | 00 |
| Commissions and brokerage..... | | 311,373 | 31 |
| Salaries of officers and employes..... | | 137,642 | 73 |
| Taxes..... | | 38,407 | 75 |
| All other expenditures..... | | 136,755 | 55 |
| Total expenditures..... | \$ | 1,661,166 | 06 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 157,329,883 | 00 |
| Premiums received thereon..... | | 2,046,393 | 40 |
| Total risks in force December 31, 1895..... | \$ | 205,081,193 | 00 |
| Total premiums received from commencement to date..... | \$ | 20,167,335 | 91 |
| Total losses paid from commencement to date..... | | 11,479,462 | 98 |
| Excess of premiums over losses..... | \$ | 8,687,872 | 93 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|-----------|----|
| Risks written..... | \$ | 1,952,375 | 00 |
| Premiums received..... | | 29,755 | 07 |
| Losses paid..... | | 15,797 | 07 |
| Losses incurred..... | | 17,382 | 63 |
| Expense..... | | 6,115 | 20 |
| Tax..... | | 595 | 10 |

CONTINENTAL INSURANCE COMPANY.

Principal Office 46 Cedar St., New York, N. Y.

(Organized in 1852.)

F. C. MOORE, President.

EDWARD LANNING, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 1,082,430 | 19 |
| Loans secured by mortgages on real estate..... | | 107,560 | 00 |
| Interest due on said mortgage loans..... | | 2,168 | 25 |
| Market value of bonds and stocks..... | | 4,880,494 | 00 |
| Cash on hand and in bank..... | | 522,237 | 66 |
| Premiums in course of collection..... | | 350,734 | 19 |
| All other assets..... | | 271,150 | 96 |
| Total admitted assets..... | \$ | 7,216,828 | 25 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 1,000,000 | 00 |
| Unpaid losses..... | | 366,713 | 64 |
| Unearned premiums..... | | 3,521,726 | 96 |
| Other liabilities..... | | 152,579 | 52 |
| Reserved for contingencies..... | | 150,000 | 00 |
| Total liabilities, including capital..... | \$ | 5,191,020 | 12 |
| Net surplus..... | \$ | 2,025,808 | 13 |

III. INCOME IN 1895.

| | | | |
|---|----|-----------|----|
| Net cash actually received for premiums..... | \$ | 3,421,484 | 48 |
| Received from interest and dividends..... | | 279,152 | 49 |
| Received from rent and all other sources..... | | 40,107 | 62 |
| Total income..... | \$ | 3,740,744 | 59 |
| Excess of income over expenditures..... | \$ | 508,643 | 48 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 1,830,789 | 06 |
| Paid dividends..... | | 153,961 | 50 |
| Commissions and brokerage..... | | 671,646 | 76 |
| Salaries of officers and employes..... | | 296,656 | 85 |
| Taxes..... | | 65,255 | 12 |
| All other expenditures..... | | 213,791 | 82 |
| Total expenditures..... | \$ | 3,232,101 | 11 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 448,573,640 | 00 |
| Premiums received thereon..... | | 3,516,309 | 10 |
| Total risks in force December 31, 1895..... | \$ | 662,294,844 | 00 |
| Total premiums received from commencement to date..... | \$ | 61,833,597 | 85 |
| Total losses paid from commencement to date..... | | 34,536,782 | 14 |
| Excess of premiums over losses..... | \$ | 27,296,815 | 71 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|-----------|----|
| Risks written..... | \$ | 2,606,321 | 00 |
| Premiums received..... | | 36,195 | 47 |
| Losses paid..... | | 9,930 | 71 |
| Losses incurred..... | | 12,250 | 96 |
| Expense..... | | 13,740 | 56 |
| Tax..... | | 723 | 90 |

DELAWARE INSURANCE COMPANY.

Principal Office.....Third and Walnut Sts., Philadelphia, Pa.

(Organized in 1855.)

T. PAULDING, President.

HENRY LYLURN, Secretary.

CASH CAPITAL, \$702,875.

I. ASSETS

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 160,000 00 |
| Loans secured by mortgages on real estate..... | 112,200 00 |
| Interest due on said mortgage loans..... | 1,310 68 |
| Market value of bonds and stocks..... | 987,249 00 |
| Cash on hand and in bank..... | 69,738 89 |
| Premiums in course of collection..... | 166,514 10 |
| All other assets..... | 16,577 41 |
| Total admitted assets..... | \$ 1,513,590 08 |

II. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 702,875 00 |
| Unpaid losses..... | 53,545 00 |
| Unearned premiums..... | 491,834 91 |
| Amount reclaimable on perpetual policies..... | 81,602 34 |
| Cash dividends to stockholders unpaid..... | 97 00 |
| Other liabilities..... | 14,237 46 |
| Total liabilities, including capital..... | \$ 1,344,191 71 |
| Net surplus..... | \$ 169,398 37 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 812,004 76 |
| Received from interest and dividends..... | 54,663 01 |
| Received from rents and all other sources..... | 11,169 07 |
| Total income..... | \$ 877,836 84 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 522,943 72 |
| Paid dividends..... | 42,172 50 |
| Commissions and brokerage..... | 158,413 44 |
| Salaries of officers and employes..... | 74,595 25 |
| Taxes..... | 30,075 63 |
| All other expenditures..... | 78,067 16 |
| Total expenditures..... | \$ 906,267 70 |

V. MISCELLANEOUS.

| | |
|--|------------------|
| Perpetual risks written in 1895..... | \$ 273,563 34 |
| Premiums received thereon..... | 8,153 92 |
| Fire risks written in 1895..... | 77,118,473 00 |
| Premiums received thereon..... | 937,969 32 |
| Marine and inland risks written in 1895..... | 17,517,107 00 |
| Premiums received thereon..... | 118,971 20 |
| Total risks in force December 31, 1895..... | \$ 79,090,100 72 |
| Total premiums received from commencement to date..... | \$ 30,476,607 00 |
| Total losses paid from commencement to date..... | 18,246,809 00 |
| Excess of premiums over losses..... | \$ 12,229,798 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 324,305 00 |
| Premiums received..... | 4,124 74 |
| Losses paid..... | 1,278 26 |
| Losses incurred..... | 2,123 00 |
| Expense..... | 1,561 93 |
| Tax..... | 82 49 |

EAGLE FIRE INSURANCE COMPANY.

Principal Office.....71 Wall St., New York, N. Y.

(Organized in 1806.)

A. J. CLINTON, President.

T. J. GAINES, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 425,000 | 00 |
| Loans secured by mortgages on real estate..... | | 23,000 | 00 |
| Interest due on said mortgage loans..... | | 841 | 25 |
| Market value of bonds and stocks..... | | 681,830 | 00 |
| Cash on hand and in bank..... | | 24,677 | 79 |
| Premiums in course of collection..... | | 33,424 | 26 |
| Interest due and accrued..... | | 7,934 | 50 |
| All other assets..... | | 4,549 | 80 |
| Total admitted assets..... | \$ | 1,201,257 | 60 |

II. LIABILITIES.

| | | | |
|--|----|---------|----|
| Capital stock paid up..... | \$ | 300,000 | 00 |
| Unpaid losses..... | | 21,514 | 80 |
| Unearned premiums..... | | 203,998 | 34 |
| Cash dividends to stockholders unpaid..... | | 1,792 | 24 |
| Other Liabilities..... | | 14,113 | 33 |
| Total liabilities, including capital..... | \$ | 541,418 | 71 |
| Net surplus..... | \$ | 659,838 | 89 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 236,390 | 69 |
| Received from interest and dividends..... | | 29,585 | 44 |
| Received from rents and all other sources..... | | 7,327 | 63 |
| Total income..... | \$ | 273,303 | 76 |
| Excess of income over expenditures..... | \$ | 29,107 | 50 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 97,749 | 06 |
| Paid dividends..... | | 45,252 | 00 |
| Commissions and brokerage..... | | 54,952 | 09 |
| Salaries of officers and employes..... | | 34,030 | 66 |
| Taxes..... | | 3,476 | 65 |
| All other expenditures..... | | 8,735 | 80 |
| Total expenditures..... | \$ | 244,196 | 26 |

V. MISCELLANEOUS.

| | | | |
|--|----|------------|----|
| Fire risks written in 1895..... | \$ | 40,007,583 | 00 |
| Premiums received thereon..... | | 292,164 | 79 |
| Total risks in force December 31, 1895..... | \$ | 56,505,661 | 00 |
| Total premiums received from commencement to date..... | \$ | 7,960,290 | 00 |
| Total losses paid from commencement to date..... | | 3,701,379 | 00 |
| Excess of premiums over losses..... | \$ | 4,258,911 | 00 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 564,647 | 00 |
| Premiums received..... | | 6,876 | 29 |
| Losses paid..... | | 2,347 | 72 |
| Losses incurred..... | | 2,347 | 72 |
| Expense..... | | 1,963 | 80 |
| Tax..... | | 137 | 52 |

FARMERS' ALLIANCE MUTUAL FIRE INSURANCE COMPANY.

Principal Office..... Denver, Colo.

(Organized in 1895.)

D. M. RICHARDS, President.

R. A. SOUTHWORTH, Secretary

I. ASSETS.

| | | |
|---------------------------------------|----|----------|
| Cash and notes..... | \$ | 228 33 |
| Premiums in course of collection..... | | 1,316 35 |
| Total assets..... | \$ | 1,316 35 |
| Deduct..... | | 282 40 |
| Total admitted assets..... | \$ | 1,033 95 |

II. LIABILITIES.

| | | |
|------------------------|----|----------|
| Unearned premiums..... | \$ | 1,316 35 |
| Total liabilities..... | \$ | 1,316 35 |

III. INCOME IN 1895.

| | | |
|--|----|--------|
| Net cash actually received for premiums..... | \$ | 282 40 |
| Total income..... | \$ | 282 40 |
| Excess of income over expenditures..... | \$ | 54 60 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------|
| Salaries of officers and employes..... | \$ | 29 00 |
| All other expenditures..... | | 198 80 |
| Total expenditures..... | \$ | 227 80 |

V. MISCELLANEOUS.

| | | |
|--|----|-----------|
| Fire risks written in 1895..... | \$ | 62,240 00 |
| Premiums and notes received thereon..... | | 1,316 35 |
| Total risks in force December 31, 1895..... | \$ | 62,240 00 |
| Total premiums received from commencement to date..... | \$ | 1,316 35 |

BUSINESS IN COLORADO IN 1895.

| | | |
|----------------------------------|----|-----------|
| Risks written..... | \$ | 62,240 00 |
| Premiums and notes received..... | | 1,316 35 |
| Expense..... | | 226 80 |
| Tax..... | | 5 64 |

FARRAGUT FIRE INSURANCE COMPANY.

Principal Office.....346 Broadway, New York, N. Y.

(Organized in 1872.)

JOHN E. LEFFINGWELL, President, SAMUEL DARBEE, Sec'y.

CASH CAPITAL, \$200,000.

I. ASSETS.

| | |
|--|----------------------|
| Value of real estate owned..... | \$ 6,000 00 |
| Loans secured by mortgages on real estate..... | 12,930 00 |
| Interest due on said mortgage loans..... | 223 03 |
| Market value of bonds and stocks..... | 237,421 00 |
| Loans secured by bonds and stocks as collateral..... | 6,900 00 |
| Cash on hand and in bank..... | 22,644 87 |
| Premiums in course of collection..... | 25,851 27 |
| All other assets..... | 3,037 38 |
| Total admitted assets..... | \$ 315,007 36 |

II. LIABILITIES.

| | |
|--|----------------------|
| Capital stock paid up..... | \$ 200,000 00 |
| Unpaid losses..... | 10,984 42 |
| Unearned premiums..... | 68,815 81 |
| Other liabilities..... | 4,141 28 |
| Total liabilities, including capital..... | \$ 283,941 51 |
| Net surplus..... | \$ 31,065 85 |

III. INCOME IN 1895.

| | |
|--|----------------------|
| Net cash actually received for premiums..... | \$ 140,990 65 |
| Received from interest and dividends..... | 9 940 72 |
| Received from rents and all other sources..... | 425 04 |
| Total income..... | \$ 151,356 41 |

IV. EXPENDITURES IN 1895.

| | |
|--|----------------------|
| Net amount paid for losses..... | \$ 83,653 95 |
| Paid dividends..... | 11,000 00 |
| Commissions and brokerage..... | 27,485 62 |
| Salaries of officers and employes..... | 17,211 00 |
| Taxes..... | 2,949 62 |
| All other expenditures..... | 10,308 23 |
| Total expenditures..... | \$ 152,607 82 |

V. MISCELLANEOUS.

| | |
|---|-------------------------|
| Fire risks written in 1895..... | \$ 15,147,168 00 |
| Premiums received thereon..... | 177,884 23 |
| Total risks in force December 31, 1895..... | \$ 11,682,340 00 |
| Total premiums received from commencement to date..... | \$ 3,578,660 02 |
| Total losses paid from commencement to date..... | \$ 1,776,729 86 |
| Excess of premiums over losses..... | \$ 1,801,930 16 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 606,460 96 |
| Premiums received..... | 6,852 33 |
| Losses paid..... | 1,211 63 |
| Losses incurred..... | 1,236 63 |
| Expense..... | 2,031 91 |
| Tax..... | 137 04 |

FIRE ASSOCIATION OF PHILADELPHIA.

Principal Office 407 Walnut St., Philadelphia, Pa.

(Organized in 1820.)

E. C. ERVIN, President.

BENJ. T. HERKNESS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned..... | \$ | 202,900 00 |
| Loans secured by mortgages on real estate..... | | 1,891,829 51 |
| Interest due on said mortgage loans..... | | 40,764 44 |
| Market value of bonds and stocks..... | | 2,498,014 00 |
| Loans secured by bonds and stocks as collateral..... | | 92,099 00 |
| Cash on hand and in bank..... | | 311,150 31 |
| Premiums in course of collection..... | | 516,384 24 |
| All other assets..... | | 28,101 56 |
| Total admitted assets..... | \$ | 5,581,243 06 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 500,000 00 |
| Unpaid losses..... | | 320,029 84 |
| Unearned premiums..... | | 1,854,618 25 |
| Amount reclaimable on perpetual policies..... | | 1,924,533 29 |
| Other liabilities..... | | 179,087 54 |
| Total liabilities, including capital..... | \$ | 4,778,268 92 |
| Net surplus..... | \$ | 802,974 14 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 2,478,561 81 |
| Received from interest and dividends..... | | 239,743 33 |
| Received from rents and all other sources..... | | 4,673 71 |
| Total income..... | \$ | 2,719,977 85 |
| Excess of income over expenditures..... | \$ | 359,087 63 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------------|
| Net amount paid for losses..... | \$ | 1,277,629 54 |
| Paid dividends..... | | 200,000 00 |
| Commissions and brokerage..... | | 521,914 95 |
| Salaries of officers and employes..... | | 300,415 68 |
| Taxes..... | | 57,848 95 |
| All other expenditures..... | | 3,051 10 |
| Total expenditures..... | \$ | 2,360,890 22 |

V. MISCELLANEOUS.

| | | |
|---|----|----------------|
| Perpetual risks written in 1895..... | \$ | 87,156,784 00 |
| Premiums received thereon..... | | 2,085,582 48 |
| Fire risks written in 1895..... | | 252,671,760 00 |
| Premiums received thereon..... | | 3,024,678 21 |
| Total risks in force December 31, 1895..... | \$ | 342,368,028 00 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 1,157,560 00 |
| Premiums received..... | | 21,952 61 |
| Losses paid..... | | 5,339 70 |
| Losses incurred..... | | 9,883 06 |
| Expense..... | | 6,392 56 |
| Tax..... | | 439 05 |

FIREMAN'S FUND INSURANCE COMPANY OF SAN FRANCISCO.

Principal Office,401 California St., San Francisco, Cal.

(Organized in 1863.)

DAVID J. STAPLES, President. BERNARD FAYMONVILLE, Sec.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

| | | | |
|---|----|-----------|----|
| Value of real estate owned..... | \$ | 416,700 | 00 |
| Loans secured by mortgages on real estate.. | \$ | 492,243 | 85 |
| Interest due on said mortgage loans..... | | 6,220 | 31 |
| Market value of bonds and stocks..... | | 1,710,979 | 00 |
| Loans secured by bonds and stocks as collateral.. | | 178,301 | 65 |
| Cash on hand and in bank..... | | 198,297 | 39 |
| Premiums in course of collection..... | | 369,500 | 75 |
| All other assets..... | | 81,852 | 93 |
| Total admitted assets..... | \$ | 3,449,095 | 88 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 1,000,000 | 00 |
| Unpaid losses..... | | 125,491 | 42 |
| Unearned premiums..... | | 1,218,571 | 74 |
| Other liabilities..... | | 117,827 | 63 |
| Total liabilities, including capital..... | \$ | 2,461,890 | 79 |
| Net surplus..... | \$ | 987,205 | 09 |

III. INCOME IN 1895.

| | | | |
|--|----|-----------|----|
| Net cash actually received for premiums..... | \$ | 1,640,878 | 94 |
| Received from interest and dividends..... | | 131,456 | 26 |
| Received from rents and all other sources..... | | 19,168 | 15 |
| Total income..... | \$ | 1,791,503 | 35 |
| Excess of income over expenditures..... | \$ | 235,023 | 05 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 847,749 | 26 |
| Paid dividends..... | | 120,000 | 00 |
| Commissions and brokerage..... | | 224,935 | 85 |
| Salaries of officers and employes..... | | 179,027 | 74 |
| Taxes..... | | 30,701 | 61 |
| All other expenditures..... | | 154,065 | 84 |
| Total expenditures..... | \$ | 1,556,480 | 30 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 179,216,492 | 00 |
| Premiums received thereon..... | | 2,155,368 | 87 |
| Marine and inland risks written in 1895..... | | 27,914,784 | 00 |
| Premiums received thereon..... | | 329,747 | 18 |
| Total risks in force December 31, 1895..... | \$ | 193,685,122 | 00 |
| Total premiums received from commencement to date..... | \$ | 28,489,258 | 00 |
| Total losses paid from commencement to date..... | | 14,370,424 | 00 |
| Excess of premiums over losses..... | \$ | 14,118,834 | 00 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|-----------|----|
| Risks written..... | \$ | 2,488,857 | 00 |
| Premiums received..... | | 49,423 | 15 |
| Losses paid..... | | 17,900 | 00 |
| Losses incurred..... | | 22,801 | 80 |
| Expense..... | | 13,585 | 52 |
| Tax..... | | 999 | 80 |

FIREMEN'S INSURANCE COMPANY.

Principal Office..... Baltimore, Md.

(Organized in 1825.)

F. E. S. WOLFE, President.

HARRY L. RIALI, Secretary.

CASH CAPITAL, \$378,000.

I. ASSETS.

| | |
|---------------------------------------|---------------|
| Value of real estate owned..... | \$ 146,875 00 |
| Market value of bonds and stocks..... | 488,184 60 |
| Cash on hand and in bank..... | 37,671 46 |
| Premiums in course of collection..... | 25,200 66 |
| All other assets..... | 14,131 91 |
| Total admitted assets..... | \$ 712,063 63 |

II. LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 378,000 00 |
| Unpaid losses..... | 38,041 72 |
| Unearned premiums..... | 180,052 69 |
| Other liabilities..... | 8,321 32 |
| Total liabilities, including capital..... | \$ 604,415 73 |
| Net surplus..... | \$ 107,647 90 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 254,779 99 |
| Received from interest and dividends..... | 21,682 04 |
| Received from rents and all other sources..... | 6,303 65 |
| Total income..... | \$ 282,765 68 |
| Excess of income over expenditures..... | \$ 39,471 12 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 104,837 32 |
| Paid dividends..... | 29,913 30 |
| Commissions and brokerage..... | 65,235 18 |
| Salaries of officers and employes..... | 17,153 00 |
| Taxes..... | 13,740 41 |
| All other expenditures..... | 12,415 35 |
| Total expenditures..... | \$ 243,294 56 |

V. MISCELLANEOUS.

| | |
|--|------------------|
| Fire risks written in 1895..... | \$ 34,200,205 00 |
| Premiums received thereon..... | 343,965 14 |
| Total risks in force December 31, 1895..... | \$ 32,669,958 00 |
| Total premiums received from commencement to date..... | \$ 7,332,526 40 |
| Total losses paid from commencement to date..... | 3,742,258 00 |
| Excess of premiums over losses..... | \$ 3,590,268 40 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|--------------|
| Risks written..... | \$ 78,619 66 |
| Premiums received..... | 1,324 19 |
| Losses paid..... | 328 47 |
| Losses incurred..... | 1,000 00 |
| Expense..... | 425 17 |
| Tax..... | 26 48 |

FRANKLIN FIRE INSURANCE COMPANY.

Principal Office.....421 Walnut St., Philadelphia, Pa.

(Organized in 1829.)

JAMES W. M'ALLISTER, President.

EZRA T. CRESSON, Sec.

CASH CAPITAL, \$400,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 279,000 | 00 |
| Loans secured by mortgages on real estate..... | | 238,808 | 00 |
| Interest due on said mortgage loans..... | | 3,507 | 12 |
| Market value of bonds and stocks..... | | 2,299,450 | 00 |
| Loans secured by bonds and stocks as collateral..... | | 197,500 | 00 |
| Cash in hand and in bank..... | | 89,751 | 27 |
| Premiums in course of collection..... | | 65,222 | 93 |
| Interest due and accrued..... | | 1,312 | 26 |
| Total admitted assets..... | \$ | 3,169,551 | 58 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 400,000 | 00 |
| Unpaid losses..... | | 41,509 | 42 |
| Unearned premiums..... | | 454,851 | 00 |
| Amount reclaimable on perpetual policies..... | | 1,193,448 | 62 |
| Dividends to stockholders unpaid..... | | 410 | 00 |
| Other liabilities..... | | 8,838 | 90 |
| Total liabilities, including capital..... | \$ | 2,099,057 | 94 |
| Net surplus..... | \$ | 1,070,493 | 64 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 489,756 | 87 |
| Received from interest and dividends..... | | 135,362 | 37 |
| Received from rents and all other sources..... | | 9,750 | 29 |
| Total income..... | \$ | 634,869 | 53 |
| Excess of income over expenditures..... | \$ | 19,647 | 21 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 278,422 | 30 |
| Paid dividends..... | | 99,890 | 00 |
| Commissions and brokerage..... | | 88,278 | 93 |
| Salaries of officers and employes..... | | 38,140 | 00 |
| Taxes..... | | 20,960 | 98 |
| All other expenditures..... | | 89,530 | 11 |
| Total expenditures..... | \$ | 615,222 | 32 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Perpetual risks written in 1895..... | \$ | 57,737,973 | 00 |
| Premiums received thereon..... | | 1,295,299 | 05 |
| Fire risks written in 1895..... | | 50,157,976 | 00 |
| Premiums received thereon..... | | 588,497 | 97 |
| Total risks in force December 31, 1895, including perpetual..... | \$ | 135,538,292 | 00 |
| Total premiums received from commencement to date..... | \$ | 30,230,371 | 57 |
| Total losses paid from commencement to date..... | | 16,114,023 | 59 |
| Excess of premiums over losses..... | \$ | 14,116,348 | 48 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 398,500 | 00 |
| Premiums received..... | | 5,345 | 68 |
| Losses paid..... | | 30 | 16 |
| Losses incurred..... | | 2,536 | 25 |
| Expense..... | | 1,110 | 45 |
| Tax..... | | 196 | 91 |

GERMAN INSURANCE COMPANY.

Principal Office.....Freeport, Ill.

(Organized in 1865.)

C. O. COLLMANN, President.

WM TREMBOR, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

| | | |
|---|--------------|--------------|
| Value of real estate owned..... | \$ | 115,198 48 |
| Loans secured by mortgages on real estate..... | 1,731,660 39 | |
| Interest due on said mortgage loans..... | 73,548 05 | |
| Market value of bonds and stocks..... | 453,950 00 | |
| Loans secured by bonds and stock as collateral..... | 39,823 00 | |
| Cash on hand and in bank..... | 171,216 80 | |
| Premiums in course of collection..... | 235,753 76 | |
| All other assets..... | 191,451 67 | |
| Total admitted assets..... | \$ | 3,012,602 15 |

II. LIABILITIES.

| | | |
|---|--------------|--------------|
| Capital stock paid up..... | \$ | 200,000 00 |
| Unpaid losses..... | 102,576 63 | |
| Unearned premiums..... | 1,917,691 06 | |
| Other liabilities..... | 16,946 68 | |
| Total liabilities, including capital..... | \$ | 2,237,214 37 |
| Net surplus..... | \$ | 775,387 78 |

III. INCOME IN 1895.

| | | |
|--|------------|--------------|
| Net cash actually received for premiums..... | \$ | 1,442,038 62 |
| Received from interest and dividends..... | 121,847 30 | |
| Received from rents and all other sources..... | 10,035 43 | |
| Total income..... | \$ | 1,576,921 35 |
| Excess of income over expenditures..... | \$ | 94,905 52 |

IV. EXPENDITURES IN 1895.

| | | |
|--|------------|--------------|
| Net amount paid for losses..... | \$ | 870,839 20 |
| Paid dividends..... | 40,000 00 | |
| Commissions and brokerage..... | 326,702 85 | |
| Salaries of officers and employes..... | 73,003 25 | |
| Taxes..... | 32,583 69 | |
| All other expenditures..... | 138,881 84 | |
| Total expenditures..... | \$ | 1,482,015 83 |

V. MISCELLANEOUS.

| | | |
|--|---------------|----------------|
| Fire risks written in 1895..... | \$ | 107,920,440 00 |
| Premiums received thereon..... | 1,725,262 28 | |
| Total risks in force December 31, 1895..... | \$ | 210,451,980 00 |
| Total premiums received from commencement to date..... | \$ | 20,771,472 30 |
| Total losses paid from commencement to date..... | 10,108,867 71 | |
| Excess of premiums over losses..... | \$ | 10,662,604 95 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|-----------|--------------|
| Risks written..... | \$ | 1,009,443 00 |
| Premiums received..... | 15,820 81 | |
| Losses paid..... | 4,393 33 | |
| Losses incurred..... | 5,214 77 | |
| Expense..... | 5,272 82 | |
| Tax..... | 316 41 | |

GERMAN FIRE INSURANCE COMPANY.

Principal Office.... Pittsburg, Pa.

(Organized in 1862.)

A. E. SUCCOP, President.

F. L. GROSS, Secretary.

CASH CAPITAL. \$200,000

I. ASSETS.

| | | |
|--|----|------------|
| Value of real estate owned..... | \$ | 49,200 00 |
| Loans secured by mortgages on real estate..... | | 216,717 00 |
| Interest due on said mortgage loans..... | | 3,498 41 |
| Market value of bonds and stocks..... | | 144,591 50 |
| Loans secured by bonds and stocks as collateral..... | | 1,000 01 |
| Cash on hand and in bank..... | | 33,447 92 |
| Premiums in course of collection..... | | 26,886 49 |
| All other assets..... | | 1,054 17 |
| Total admitted assets..... | \$ | 475,985 66 |

II. LIABILITIES.

| | | |
|---|----|------------|
| Capital stock paid up..... | \$ | 200,000 00 |
| Unpaid losses..... | | 29,584 00 |
| Unearned premiums..... | | 163,935 73 |
| Other liabilities..... | | 5,658 33 |
| Total liabilities, including capital..... | \$ | 399,178 06 |
| Net surplus..... | \$ | 76,817 60 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 213,377 39 |
| Received from interest and dividends..... | | 19,546 86 |
| Received from rents and all other sources..... | | 3,609 12 |
| Total income..... | \$ | 236,533 37 |

IV. EXPENDITURES IN 1895.

| | | |
|---------------------------------|----|------------|
| Net amount paid for losses..... | \$ | 145,224 53 |
| Paid dividends..... | | 20,000 00 |
| Commissions and brokerage..... | | 48,581 63 |
| Taxes..... | | 7,166 16 |
| All other expenditures..... | | 21,167 54 |
| Total expenditures..... | \$ | 242,149 86 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Fire risks written in 1895..... | \$ | 21,057,722 00 |
| Premiums received thereon..... | | 260,927 30 |
| Total risks in force December 31, 1895..... | \$ | 27,421,017 00 |
| Total premiums received from commencement to date..... | \$ | 1,749,918 26 |
| Total losses paid from commencement to date..... | | 2,305,402 70 |
| Excess of premiums over losses..... | \$ | 2,444,515 56 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 160,110 00 |
| Premiums received..... | | 1,789 75 |
| Losses paid..... | | 2,351 64 |
| Losses incurred..... | | 2,151 64 |
| Tax..... | | 35 79 |

GERMAN FIRE INSURANCE COMPANY.

Principal Office.....Peoria, Ill.

(Organized in 1876.)

BERNARD CREMER, President. CHARLES CREMER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

| | | |
|--|----|------------|
| Value of real estate owned..... | \$ | 10,000 00 |
| Loans secured by mortgages on real estate..... | | 259,630 83 |
| Interest due on said mortgage loans..... | | 15,413 69 |
| Market value of bonds and stocks..... | | 9,250 00 |
| Loans secured by bonds and stocks as collateral..... | | 50,400 00 |
| Cash on hand and in bank..... | | 48,021 85 |
| Premiums in course of collection..... | | 25,654 47 |
| All other assets..... | | 1,140 33 |
| Total admitted assets..... | \$ | 419,511 17 |

II. LIABILITIES.

| | | |
|---|----|------------|
| Capital stock paid up..... | \$ | 200,000 00 |
| Unpaid losses..... | | 24,523 08 |
| Unearned premiums..... | | 109,720 61 |
| Other liabilities..... | | 5,130 88 |
| Total liabilities, including capital..... | \$ | 339,374 57 |
| Net surplus..... | \$ | 80,136 60 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 128,165 01 |
| Received from interest and dividends..... | | 19,571 18 |
| Received from rents and all other sources..... | | 4,476 89 |
| Total income..... | \$ | 152,213 08 |
| Excess of income over expenditures..... | \$ | 44,322 72 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 56,940 20 |
| Commissions and brokerage..... | | 32,377 66 |
| Salaries of officers and employes..... | | 6,599 92 |
| Taxes..... | | 1,388 83 |
| All other expenditures..... | | 10,583 75 |
| Total expenditures..... | \$ | 107,890 36 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Fire risks written in 1895..... | \$ | 11,740,075 00 |
| Premiums received thereon..... | | 167,474 82 |
| Total risks in force December 31, 1895..... | \$ | 14,823,530 00 |
| Total premiums received from commencement to date..... | \$ | 2,921,498 96 |
| Total losses paid from commencement to date..... | | 1,403,255 26 |
| Excess of premiums over losses..... | \$ | 1,518,243 70 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 476,963 00 |
| Premiums received..... | | 6,511 13 |
| Losses paid..... | | 3,458 70 |
| Losses incurred..... | | 2,541 96 |
| Expense..... | | 2,020 33 |
| Tax..... | | 130 22 |

GERMAN AMERICAN INSURANCE COMPANY

Principal Office.....115 Broadway, New York, N. Y.

(Organized in 1872.)

EMIL OELBERMANN, President. WM. S. NEWALL, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

| | |
|---------------------------------------|-----------------|
| Value of real estate owned | \$ 25,000 00 |
| Market value of bonds and stocks..... | 5,732,385 00 |
| Cash on hand and in bank..... | 396,674 09 |
| Premiums in course of collection..... | 418,702 32 |
| All other assets..... | 7,307 67 |
| Total admitted assets..... | \$ 6,580,069 08 |

III. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 1,000,000 00 |
| Unpaid losses | 368,731 10 |
| Unearned premiums | 2,591,902 88 |
| Other liabilities..... | 206,348 48 |
| Total liabilities, including capital..... | \$ 4,166,982 46 |
| Net surplus..... | \$ 2,413,086 62 |

III. INCOME IN 1895.

| | |
|---|-----------------|
| Net cash actually received for premiums | \$ 2,740,182 33 |
| Received from interest and dividends..... | 256,100 86 |
| Total income..... | \$ 2,996,283 19 |
| Excess of income over expenditures..... | \$ 241,022 66 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 1,526,088 11 |
| Paid dividends | 200,000 00 |
| Commissions and brokerage..... | 497,813 94 |
| Salaries of officers and employes..... | 179,528 79 |
| Taxes | 72,110 08 |
| All other expenditures..... | 279,719 58 |
| Total expenditures | \$ 2,755,260 53 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895 | \$ 353,729,637 00 |
| Premiums received thereon..... | 3,706,619 78 |
| Total risks in force December 31, 1895..... | \$ 532,284,822 00 |
| Total premiums received from commencement to date..... | \$ 43,712,471 87 |
| Total losses paid from commencement to date | 23,124,346 88 |
| Excess of premiums over losses..... | \$ 20,588,124 99 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|----------------|
| Risks written..... | \$1,906,470 00 |
| Premiums received..... | 29,901 07 |
| Losses paid | 11,597 86 |
| Losses incurred | 22,891 22 |
| Expense | 7,917 52 |
| Tax | 598 02 |

GERMAN MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....15 Good Block, Denver

(Organized in 1892.)

CONRAD WALBRACH, President. CHAS. J. KNOCH, Secretary.

I. ASSETS.

| | | |
|---------------------------------------|----|-----------|
| Cash on hand and in bank..... | \$ | 1,304 45 |
| Premiums in course of collection..... | | 75 55 |
| All other assets..... | | 11,793 92 |
| Total admitted assets..... | \$ | 13,173 92 |

II. LIABILITIES.

| | | |
|------------------------|----|----------|
| Unearned premiums..... | \$ | 6,628 95 |
| Total liabilities..... | \$ | 6,628 95 |
| Net surplus..... | \$ | 6,544 97 |

III. INCOME IN 1895.

| | | |
|--|----|----------|
| Net cash actually received for premiums..... | \$ | 644 21 |
| Received from interest..... | | 575 01 |
| Total income..... | \$ | 1,219 25 |
| Excess of income over expenditures..... | \$ | 471 10 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------|
| Salaries of officers and employes..... | \$ | 540 00 |
| Taxes..... | | 55 00 |
| All other expenditures..... | | 153 15 |
| Total expenditures..... | \$ | 748 15 |

V. MISCELLANEOUS.

| | | |
|--|----|------------|
| Fire risks written in 1895..... | \$ | 116,575 00 |
| Premiums received thereon..... | | 1,888 18 |
| Total risks in force December 31, 1895..... | \$ | 461,200 00 |
| Total premiums received from commencement to date..... | \$ | 20,897 40 |
| Total losses paid from commencement to date..... | | 1,119 34 |
| Excess of premiums over losses..... | \$ | 19,778 06 |

BUSINESS IN COLORADO IN 1895.

| | | |
|--|----|------------|
| Risks written..... | \$ | 116,575 00 |
| Premiums and premium notes received..... | | 1,888 18 |
| Tax..... | | 12 88 |

GLENS FALLS INSURANCE COMPANY.

Principal Office.....Glens Falls, N. Y.

(Organized in 1849.)

J. S. CUNNINGHAM, President.

R. A. LITTLE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 44,650 | 00 |
| Loans secured by mortgages on real estate..... | | 860,873 | 81 |
| Interest due on said mortgage loans..... | | 5,481 | 77 |
| Market value of bonds and stocks..... | | 1,500,055 | 00 |
| Loans secured by bonds and stocks as collateral..... | | 4,000 | 00 |
| Cash on hand and in bank..... | | 133,589 | 25 |
| Premiums in course of collection..... | | 90,601 | 00 |
| All other assets..... | | 11,567 | 67 |
| Total..... | \$ | 2,650,817 | 50 |
| Deduct on account of bad and doubtful debts..... | | 4,123 | 34 |
| Total admitted assets..... | \$ | 2,646,694 | 16 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 200,000 | 00 |
| Unpaid losses..... | | 32,808 | 85 |
| Unearned premiums..... | | 857,728 | 80 |
| Other liabilities..... | | 23,578 | 84 |
| Total liabilities, including capital..... | \$ | 1,114,116 | 49 |
| Net surplus..... | \$ | 1,532,577 | 67 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 805,646 | 81 |
| Received from interest and dividends..... | | 132,452 | 16 |
| Received from rents and all other sources..... | | 1,255 | 06 |
| Total income..... | \$ | 939,354 | 03 |
| Excess of income over expenditures..... | \$ | 214,775 | 29 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 369,092 | 49 |
| Paid dividends..... | | 40,000 | 00 |
| Commissions and brokerage..... | | 156,831 | 46 |
| Salaries of officers and employes..... | | 60,434 | 36 |
| Taxes..... | | 36,344 | 34 |
| All other expenditures..... | | 61,876 | 09 |
| Total expenditures..... | \$ | 724,578 | 74 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 88,447,232 | 00 |
| Premiums received thereon..... | | 972,189 | 84 |
| Total risks in force December 31, 1895..... | \$ | 150,915,946 | 00 |
| Total premiums received from commencement to date..... | \$ | 14,142,866 | 00 |
| Total losses paid from commencement to date..... | | 6,988,309 | 24 |
| Excess of premiums over losses..... | \$ | 7,154,556 | 76 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 546,392 | 00 |
| Premiums received..... | | 5,801 | 56 |
| Losses paid..... | | 783 | 24 |
| Losses incurred..... | | 783 | 24 |
| Expense..... | | 1,527 | 10 |
| Tax..... | | 126 | 94 |

GIRARD FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1853.)

ALFRED S. GILLETT, President.

E. F. MERRILL, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 307,500 | 00 |
| Loans secured by mortgages on real estate..... | | 813,910 | 00 |
| Interest due on said mortgage loans..... | | 15,837 | 00 |
| Market value of bonds and stocks..... | | 456,024 | 17 |
| Loans secured by bonds and stocks as collateral..... | | 57,960 | 00 |
| Cash on hand and in bank..... | | 103,975 | 16 |
| Premiums in course of collection..... | | 114,927 | 35 |
| All other assets..... | | 27,163 | 51 |
| Total admitted assets..... | \$ | 1,897,257 | 19 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 300,000 | 00 |
| Unpaid losses..... | | 44,338 | 03 |
| Unearned premiums..... | | 386,422 | 52 |
| Amount reclaimable on perpetual policies..... | | 533,267 | 92 |
| Other liabilities..... | | 44,549 | 36 |
| Total liabilities, including capital..... | \$ | 1,308,577 | 83 |
| Net surplus..... | \$ | 588,679 | 36 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 399,502 | 57 |
| Received from interest and dividends..... | | 67,595 | 22 |
| Received from rents and all other sources..... | | 5,710 | 10 |
| Total income..... | \$ | 472,807 | 89 |
| Excess of income over expenditures..... | \$ | 35,342 | 82 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 187,569 | 72 |
| Paid dividends..... | | 60,000 | 00 |
| Commissions and brokerage..... | | 88,706 | 08 |
| Salaries of officers and employes..... | | 56,537 | 84 |
| Taxes..... | | 18,284 | 79 |
| All other expenditures..... | | 26,266 | 64 |
| Total expenditures..... | \$ | 437,465 | 07 |

MISCELLANEOUS.

| | | | |
|--|----|------------|----|
| Perpetual risks written in 1895..... | \$ | 4,581,588 | 00 |
| Premiums received thereon..... | | 95,467 | 02 |
| Fire risks written in 1895..... | \$ | 47,194,069 | 00 |
| Premiums received thereon..... | | 499,205 | 75 |
| Total risks in force December 31, 1895..... | \$ | 98,424,800 | 00 |
| Total premiums received from commencement to date..... | \$ | 11,791,088 | 00 |
| Total losses paid from commencement to date..... | | 4,879,233 | 00 |
| Excess of premiums over losses..... | \$ | 6,911,855 | 00 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 428,463 | 00 |
| Premiums received..... | | 5,631 | 81 |
| Losses paid..... | | 2,538 | 48 |
| Losses incurred..... | | 4,838 | 48 |
| Expense..... | | 1,483 | 67 |
| Tax..... | | 112 | 64 |

GREENWICH INSURANCE COMPANY.

Principal Office161 Broadway, New York, N. Y.

(Organized in 1834.)

MASON A. STONE, President. NICHOLAS W. MESEROLE, Sec.

CASH CAPITAL, \$200,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 200,000 | 00 |
| Loans secured by mortgages on real estate..... | | 1,100 | 00 |
| Interest due on said mortgage loans..... | | 33 | 00 |
| Market value of bonds and stocks..... | | 901,250 | 00 |
| Loans secured by bonds and stocks as collateral..... | | 1,400 | 00 |
| Cash on hand and in bank..... | | 95,926 | 61 |
| Premiums in course of collection..... | | 154,583 | 66 |
| All other assets..... | | 22,025 | 02 |
| Total..... | \$ | 1,376,318 | 29 |
| Deduct on account of bad and doubtful debts..... | | 3,000 | 00 |
| Total admitted assets..... | \$ | 1,373,318 | 29 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 200,000 | 00 |
| Unpaid losses..... | | 201,494 | 20 |
| Unearned premiums..... | | 741,849 | 72 |
| Amount reclaimable on perpetual policies..... | | 931 | 50 |
| Other liabilities..... | | 27,945 | 00 |
| Total liabilities, including capital..... | \$ | 1,172,220 | 42 |
| Net surplus..... | \$ | 201,097 | 87 |

III. INCOME IN 1895.

| | | | |
|--|----|-----------|----|
| Net cash actually received for premiums..... | \$ | 1,024,746 | 68 |
| Received from interest and dividends..... | | 42,519 | 03 |
| Received from rents and all other sources..... | | 17,125 | 02 |
| Total income..... | \$ | 1,084,390 | 73 |
| Excess of income over expenditures..... | \$ | 61,021 | 57 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 611,817 | 13 |
| Paid dividends..... | | 20,000 | 00 |
| Commissions and brokerage..... | | 190,931 | 08 |
| Salaries of officers and employes..... | | 102,279 | 84 |
| Taxes..... | | 14,896 | 04 |
| All other expenditures..... | | 84,445 | 07 |
| Total expenditures..... | \$ | 1,024,369 | 16 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 152,991,012 | 00 |
| Premiums received thereon..... | | 1,170,949 | 04 |
| Marine and inland risks written in 1895..... | | 33,676,054 | 00 |
| Premiums received thereon..... | | 138,642 | 41 |
| Total risks in force December 31, 1895,..... | \$ | 224,829,256 | 00 |
| Total premiums received from commencement to date..... | \$ | 16,037,598 | 00 |
| Total losses paid from commencement to date..... | | 10,207,904 | 00 |
| Excess of premiums over losses..... | \$ | 5,829,694 | 00 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 530,532 | 00 |
| Premiums received..... | | 7,659 | 18 |
| Losses paid..... | | 13 | 20 |
| Losses incurred..... | | 1,350 | 90 |
| Expense..... | | 1,269 | 06 |
| Tax..... | | 153 | 78 |

GRANGE MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....306 Symes Block, Denver, Colo.

(Organized in 1895.)

ELWOOD EASLEY, President.

JAS. F. ROBINSON, Secretary.

II. LIABILITIES.

| | | |
|--------------------------|----|--------|
| Unearned premiums | \$ | 570 34 |
| Total liabilities, | \$ | 570 34 |

III. INCOME IN 1895.

| | | |
|---|----|--------|
| Net cash actually received for premiums | \$ | 570 34 |
| Total income | \$ | 570 34 |
| Excess of income over expenditures | \$ | 291 39 |

IV. EXPENDITURES IN 1895.

| | | |
|---|----|--------|
| Salaries of officers and employes | \$ | 146 05 |
| All other expenditures | | 132 90 |
| Total expenditures | \$ | 278 95 |

V. MISCELLANEOUS.

| | | |
|--|----|-----------|
| Fire risks written in 1895 | \$ | 82,510 00 |
| Premiums received thereon | | 570 34 |
| Total risks in force December 31, 1895.... | \$ | 82,510 00 |
| Total premiums received from commencement to date..... | \$ | 570 34 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|-----------|
| Risks written | \$ | 82,510 00 |
| Premiums received..... | | 570 34 |
| Expense .. . | | 284 95 |
| Tax | | 11 40 |

UNITED STATES BRANCH
OF THE
HAMBURG BREMEN FIRE INSURANCE COMPANY.

Principal Office Hamburg, Germany
(Organized in 1854.)

F. O. AFFELD, U. S. Manager, New York.

I. ASSETS.

| | |
|---|-----------------|
| Market value of bonds and stocks..... | \$ 1,260,675 00 |
| Loans secured by bonds as collateral..... | 20,000 00 |
| Cash on hand and in bank..... | 33,710 68 |
| Premiums in course of collection..... | 107,338 31 |
| All other assets..... | 1,000 00 |
| Total admitted assets..... | \$ 1,422,723 99 |

II. LIABILITIES.

| | |
|------------------------|---------------|
| Unpaid losses..... | \$ 86,065 00 |
| Unearned premiums..... | 797,697 94 |
| Other liabilities..... | 17,870 72 |
| Total liabilities..... | \$ 901,633 66 |
| Net surplus..... | \$ 521,090 33 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,123,703 86 |
| Received from interest and dividends..... | 47,178 66 |
| Total income..... | \$ 1,170,882 52 |
| Excess of income over expenditures..... | \$ 159,583 33 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 563,270 82 |
| Commissions and brokerage..... | 235,353 07 |
| Salaries of officers and employes..... | 92,115 97 |
| Taxes..... | 25,369 27 |
| All other expenditures..... | 65,190 06 |
| Total expenditures..... | \$ 981,299 19 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 114,178,711 00 |
| Premiums received thereon..... | 1,419,244 46 |
| Total risks in force December 31, 1895..... | \$ 124,958,214 00 |
| Total premiums received from commencement to date..... | \$ 16,733,478 62 |
| Total losses paid from commencement to date..... | 9,986,621 55 |
| Excess of premiums over losses..... | \$ 6,746,857 07 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 589,784 06 |
| Premiums received..... | 8,629 82 |
| Losses paid..... | 1,505 72 |
| Losses incurred..... | 1,495 72 |
| Expense..... | 2,784 62 |
| Tax..... | 172 59 |

HANOVER FIRE INSURANCE COMPANY.

Principal Office..... 34 Pine St., New York, N. Y.

(Organized in 1852.)

I. REMSEN LANE, President.

CHAS. L. ROE, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

| | |
|---|-----------------|
| Value of real estate owned..... | \$ 450,000 00 |
| Loans secured by mortgages on real estate | 22,000 00 |
| Interest due on said mortgage loans..... | 91 66 |
| Market value of bonds and stocks..... | 1,758,226 00 |
| Cash on hand and in bank..... | 112,088 11 |
| Premiums in course of collection..... | 177,493 08 |
| All other assets..... | 13,728 35 |
| Total admitted assets | \$ 2,533,627 20 |

II. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 1,000,000 00 |
| Unpaid losses..... | 189,679 05 |
| Unearned premiums..... | 1,096,305 52 |
| Other liabilities..... | 29,777 94 |
| Total liabilities, including capital..... | \$ 2,315,762 51 |
| Net surplus..... | \$ 217,864 69 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,503,862 99 |
| Received from interest and dividends | 70,303 25 |
| Received from rents and all other sources..... | 16,013 98 |
| Total income..... | \$ 1,590,180 22 |
| Excess of income over expenditure..... | \$ 232,493 88 |

IV. EXPENDITURES IN 1895.

| | |
|---|-----------------|
| Net amount paid for losses..... | \$ 722,397 81 |
| Paid dividends | 70,000 00 |
| Commissions and brokerage | 264,375 69 |
| Salaries of officers and employees..... | 138,740 13 |
| Taxes..... | 34,259 29 |
| All other expenditures | 127,913 42 |
| Total expenditures | \$ 1,357,686 34 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895 | \$ 153,987,727 99 |
| Premiums received thereon | 1,811,143 98 |
| Total risks in force December 31, 1895..... | \$ 181,788,139 65 |
| Total premiums received from commencement to date..... | \$ 28,866 741 18 |
| Total losses paid from commencement to date..... | 16,208,123 16 |
| Excess of premiums over losses..... | \$ 12,658,618 02 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 423,945 00 |
| Premiums received..... | 6,756 97 |
| Losses paid | 1,488 73 |
| Losses incurred | 4,457 38 |
| Expense..... | 1,596 36 |
| Tax..... | 135 13 |

HARTFORD FIRE INSURANCE COMPANY.

Principal Office.....53 Trumbull St., Hartford, Conn.

(Organized in 1810.)

GEO. L. CHASE, President.

P. C. ROYCE, Secretary.

CASH CAPITAL, \$1,250,000.

I. ASSETS.

| | |
|--|-----------------|
| Value of real estate..... | \$ 385,775 60 |
| Loans secured by mortgages on real estate..... | 1,316,000 00 |
| Interest due on said mortgage loans..... | 24,177 22 |
| Market value of bonds and stocks..... | 5,341,629 00 |
| Loans secured by bonds and stocks as collateral..... | 9,800 00 |
| Cash on hand and in bank..... | 1,088,291 95 |
| Premiums in course of collection..... | 1,042,418 69 |
| All other assets..... | 21,120 63 |
| Total admitted assets..... | \$ 9,229,213 09 |

II. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 1,250,000 00 |
| Unpaid losses..... | 599,081 08 |
| Unearned premiums..... | 4,404,238 50 |
| Other liabilities..... | 75,000 00 |
| Total liabilities, including capital..... | \$ 6,328,319 58 |
| Net surplus..... | \$ 2,900,893 51 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 5,692 226 03 |
| Received from interest and dividends..... | 345,770 11 |
| Received from rents and all other sources..... | 7,921 39 |
| Total income..... | \$ 6,045,917 53 |
| Excess of income over expenditures..... | \$ 514,609 25 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 3,284,189 11 |
| Paid dividends..... | 325,000 00 |
| Commissions and brokerage..... | 960,377 44 |
| Salaries of officers and employes..... | 421,902 97 |
| Taxes..... | 107,310 18 |
| All other expenditures..... | 432,528 58 |
| Total expenditures..... | \$ 5,531,308 28 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 507,025,724 00 |
| Premiums received thereon..... | 6,706,471 58 |
| Total risks in force December 31, 1895..... | \$ 707,465,610 00 |
| Total premiums received from commencement to date..... | \$ 83,673,149 16 |
| Total losses paid from commencement to date..... | 49,763,332 46 |
| Excess of premiums over losses..... | \$ 33,909 16 70 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 2,951,351 00 |
| Premiums received..... | 51,194 39 |
| Losses paid..... | 20,944 64 |
| Losses incurred..... | 28,721 32 |
| Expense..... | 12,288 22 |
| Tax..... | 1,023 88 |

HOME INSURANCE COMPANY.

Principal Office.....119 Broadway, New York, N. Y.

(Organized in 1853.)

DANIEL A. HEALD, President.

WM. L. BIGELOW, Secretary

CASH CAPITAL, \$3,000,000.

I. ASSETS.

| | |
|--|-----------------|
| Value of real estate owned | \$ 1,705,895 91 |
| Loans secured by mortgages on real estate..... | 463,009 13 |
| Interest due on said mortgage loans | 11,029 84 |
| Market value of bonds and stocks | 6,220,845 93 |
| Loans secured by bonds and stocks as collateral..... | 426,550 00 |
| Cash on hand and in bank..... | 469,914 59 |
| Premiums in course of collection..... | 511,264 45 |
| All other assets..... | 45,118 69 |
| Total admitted assets..... | \$ 9,853,628 54 |

II. LIABILITIES.

| | |
|--|-----------------|
| Capital stock paid up | \$ 3,000,000 00 |
| Unpaid losses | 571,731 41 |
| Unearned premiums | 4,395,659 00 |
| Cash dividends to stockholders unpaid..... | 300 00 |
| Other liabilities..... | 180,482 72 |
| Total liabilities, including capital..... | \$ 8,148,173 13 |
| Net surplus..... | \$ 1,705,455 41 |

III. INCOME IN 1895.

| | |
|---|-----------------|
| Net cash actually received for premiums..... | \$ 4,928,289 01 |
| Received from interest and dividends | 338,237 61 |
| Received from rents and all other sources | 117,297 15 |
| Total income | \$ 5,383,823 77 |
| Excess of income over expenditures | \$ 700,689 61 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 2,674,182 07 |
| Paid dividends | 300,150 00 |
| Commissions and brokerage | 822,771 07 |
| Salaries of officers and employes..... | 399,552 86 |
| Taxes | 88,827 59 |
| All other expenditures..... | 337,650 57 |
| Total expenditures..... | \$ 4,683,124 16 |

V. MISCELLANEOUS.

| | |
|---|-------------------|
| Fire risks written in 1895..... | \$ 644,799,209 00 |
| Premiums received thereon | 5,987,682 12 |
| Marine and inland risks written in 1895..... | 65,887,821 00 |
| Premiums received thereon..... | 266,040 92 |
| Total risks in force December 31, 1895..... | \$ 856,964,834 00 |
| Total premiums received from commencement to date | \$ 111,056,293 76 |
| Total losses paid from commencement to date..... | 66,885,843 20 |
| Excess of premiums over losses..... | \$ 44,170,450 56 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 2,070,543 00 |
| Premiums received..... | 30,522 80 |
| Losses paid..... | 9,754 98 |
| Losses incurred | 16,637 10 |
| Expense | 5,031 55 |
| Tax..... | 610 45 |

HOME MUTUAL INSURANCE COMPANY.

Principal Office.....318 California St., San Francisco, California

(Organized in 1864.)

CHAS. R. STORY, President.

STEPHEN D. IVES, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

| | | | |
|--|----|---------|----|
| Value of real estate owned..... | \$ | 255,500 | 00 |
| Loans secured by Mortgages on real estate..... | | 365,403 | 00 |
| Market value of bonds and stocks..... | | 85,192 | 00 |
| Interest due on said mortgage loans..... | | 6,258 | 02 |
| Loans secured by bonds and stocks as collateral..... | | 22,100 | 00 |
| Cash on hand and in bank..... | | 56,035 | 14 |
| Premiums in course of collection..... | | 79,962 | 71 |
| All other assets..... | | 16,567 | 80 |
| Total admitted assets..... | \$ | 887,018 | 67 |

II. LIABILITIES.

| | | | |
|---|----|---------|----|
| Capital stock paid up..... | \$ | 300,000 | 00 |
| Unpaid losses..... | | 21,866 | 14 |
| Unearned premiums..... | | 220,941 | 43 |
| Other liabilities..... | | 16,026 | 25 |
| Total liabilities, including capital..... | \$ | 558,833 | 82 |
| Net surplus..... | \$ | 328,184 | 85 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 289,668 | 77 |
| Received from interest and dividends..... | | 35,566 | 53 |
| Received from rents and all other sources..... | | 10,158 | 81 |
| Total income..... | \$ | 335,394 | 11 |
| Excess of income over expenditures..... | \$ | 721 | 36 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 152,362 | 42 |
| Paid dividends..... | | 36,000 | 00 |
| Commissions and brokerage..... | | 48,235 | 82 |
| Salaries of officers and employes..... | | 55,260 | 61 |
| Taxes..... | | 9,660 | 47 |
| All other expenditures..... | | 33,153 | 43 |
| Total expenditures..... | \$ | 334,672 | 75 |

V. MISCELLANEOUS.

| | | | |
|--|----|------------|----|
| Fire risks written in 1895..... | \$ | 27,059,910 | 00 |
| Premiums received thereon..... | | 373,003 | 42 |
| Marine and inland risks written in 1895..... | | 3,088,175 | 00 |
| Premiums received thereon..... | | 107,161 | 03 |
| Total risks in force December 31, 1895..... | \$ | 27,934,241 | 00 |
| Total premiums received from commencement to date..... | \$ | 9,032,667 | 67 |
| Total losses paid from commencement to date..... | | 4,061,284 | 50 |
| Excess of premiums over losses..... | \$ | 4,971,383 | 17 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 742,428 | 00 |
| Premiums received..... | | 14,391 | 17 |
| Losses paid..... | | 10,704 | 99 |
| Losses incurred..... | | 8,346 | 99 |
| Expense..... | | 4,559 | 83 |
| Tax..... | | 287 | 82 |

UNITED STATES BRANCH
OF THE
IMPERIAL INSURANCE COMPANY, (LTD.)
OF LONDON, ENGLAND.

Principal Office.....33 Pine St., New York.

(Organized in 1803.)

J. J. COURTNEY, General Attorney.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned | \$ | 476,634 70 |
| Market value of bonds and stocks | | 1,097,703 33 |
| Cash on hand and in banks | | 132,004 33 |
| Premiums in course of collection | | 186,013 84 |
| All other assets | | 7,865 17 |
| Total admitted assets | \$ | 1,900,221 37 |

II. LIABILITIES.

| | | |
|-------------------------|----|------------|
| Unpaid losses | \$ | 77,805 05 |
| Unearned premiums | | 875,587 59 |
| Other liabilities | | 20,003 61 |
| Total liabilities | \$ | 973,396 25 |
| Net surplus | \$ | 926,825 12 |

III. INCOME IN 1895.

| | | |
|---|----|--------------|
| Net cash actually received for premiums | \$ | 1,169,502 42 |
| Received from interest and dividends | | 37,267 68 |
| Received from rents and all other sources | | 36,699 66 |
| Total income | \$ | 1,243,469 76 |
| Excess of income over expenditures | \$ | 196,665 47 |

IV. EXPENDITURES IN 1895.

| | | |
|---|----|--------------|
| Net amount paid for losses | \$ | 625,670 25 |
| Commissions and brokerage | | 215,251 23 |
| Salaries of officers and employes | | 102,965 85 |
| Taxes | | 46,741 17 |
| All other expenditures | | 56,175 79 |
| Total expenditures | \$ | 1,046,804 29 |

V. MISCELLANEOUS.

| | | |
|---|----|----------------|
| Fire risks written in 1895 | \$ | 134,638,866 16 |
| Premiums received thereon | | 1,553,747 33 |
| Total risks in force December 31, 1895 | \$ | 161,652,887 06 |
| Total premiums received from commencement to date | \$ | 23,352,572 67 |
| Total losses paid from commencement to date | | 15,307,007 76 |
| Excess of premiums over losses | \$ | 8,045,564 91 |

BUSINESS IN COLORADO IN 1895.

| | | |
|-------------------------|----|--------------|
| Risks written | \$ | 1,088,596 05 |
| Premiums received | | 18,828 56 |
| Losses paid | | 8,627 75 |
| Losses incurred | | 4,293 70 |
| Expense | | 3,724 52 |
| Tax | | 376 24 |

INSURANCE COMPANY OF NORTH AMERICA.

Principal Office.....232 Walnut St., Philadelphia, Pa.

(Organized in 1794.)

CHAS. PLATT, President.

GREVILLE E. FRYER, Secretary.

CASH CAPITAL, \$3,000,000.

I. ASSETS.

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 401,205 62 |
| Loans secured by mortgages on real estate..... | 2,454,733 76 |
| Interest due on said mortgage loans..... | 40,473 66 |
| Market value of bonds and stocks..... | 4,748,630 38 |
| Loans secured by bonds and stocks as collateral..... | 13,400 00 |
| Cash on hand and in bank..... | 759,625 96 |
| Premiums in course of collection..... | 828,923 56 |
| All other assets..... | 240,680 59 |
| Total admitted assets..... | \$ 9,487,673 53 |

II. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 3,000,000 00 |
| Unpaid losses..... | 453,078 58 |
| Unearned premiums..... | 3,159,774 57 |
| Amount reclaimable on perpetual policies..... | 779,739 28 |
| Other liabilities..... | 73,064 61 |
| Total liabilities, including capital..... | \$ 7,465,657 04 |
| Net surplus..... | \$ 2,022,016 49 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 5,640,920 02 |
| Received from interest and dividends..... | 375,971 26 |
| Received from rents and all other sources..... | 8,116 47 |
| Total income..... | \$ 6,025,007 75 |
| Excess of income over expenditures..... | \$ 17,179 46 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 3,906,075 19 |
| Paid dividends..... | 360,000 00 |
| Commissions and brokerage..... | 1,001,120 15 |
| Salaries of officers and employes..... | 287,978 73 |
| Taxes..... | 117,263 74 |
| All other expenditures..... | 335,380 48 |
| Total expenditures..... | \$ 6,007,828 29 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Perpetual risks written in 1895..... | \$ 914,092 92 |
| Premiums received thereon..... | 22,245 82 |
| Fire risks written in 1895..... | 610,660,537 00 |
| Premiums received thereon..... | 4,861,863 96 |
| Marine and inland risks written in 1895..... | 373,366,976 00 |
| Premiums received thereon..... | 2,167,175 46 |
| Total risks in force December 31, 1895, including perpetual..... | \$ 695,290,407 69 |
| Total premiums received from commencement to date..... | \$ 121,113,186 96 |
| Total losses paid from commencement to date..... | 85,345,523 32 |
| Excess of premiums over losses..... | \$ 35,767,663 64 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 2,662,871 00 |
| Premiums received..... | 51,132 48 |
| Losses paid..... | 15,640 07 |
| Losses incurred..... | 15,794 23 |
| Expense incurred..... | 16,597 34 |
| Tax..... | 1,022 64 |

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Principal Office..... 136 South Fourth St., Philadelphia, Pa.

(Organized in 1794.)

GEO. G. CROWELL, President.

A. B. EARLE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

| | |
|--|----------------------|
| Value of real estate owned..... | \$ 336,865 38 |
| Loans secured by mortgages on real estate..... | 66,250 00 |
| Interest due on said mortgage loans..... | 2,761 91 |
| Market value of bonds and stocks..... | 185,420 83 |
| Cash on hand and in bank..... | 76,557 66 |
| Premiums in course of collection..... | 51,813 67 |
| Interest due and accrued..... | 30,726 45 |
| Total admitted assets..... | \$ 750,395 40 |

II. LIABILITIES.

| | |
|--|----------------------|
| Capital stock paid up..... | \$ 200,000 00 |
| Unpaid losses..... | 21,993 75 |
| Unearned premiums..... | 182,083 90 |
| Amount reclaimable on perpetual policies..... | 203,322 42 |
| Other liabilities..... | 52,772 05 |
| Total liabilities, including capital..... | \$ 660,172 12 |
| Net surplus..... | \$ 90,223 78 |

III. INCOME IN 1895.

| | |
|--|----------------------|
| Net cash actually received for premiums..... | \$ 295,614 21 |
| Received from interest and dividends..... | 10,808 30 |
| Received from rents and all other sources..... | 9,719 77 |
| Total income..... | \$ 316,142 28 |
| Excess of income over expenditures..... | \$ 5,439 92 |

IV. EXPENDITURES IN 1895.

| | |
|--|----------------------|
| Net amount paid for losses..... | \$ 188,176 56 |
| Paid dividends..... | 10,000 00 |
| Commissions and brokerage..... | 74,410 21 |
| Salaries of officers and employes..... | 15,307 96 |
| Taxes..... | 3,522 30 |
| All other expenditures..... | 19,285 33 |
| Total expenditures..... | \$ 310,702 36 |

V. MISCELLANEOUS.

| | |
|---|-------------------------|
| Perpetual risks written in 1895..... | \$ 6,904,134 00 |
| Premiums received thereon..... | 225,913 79 |
| Fire risks written in 1895..... | 29,615,904 00 |
| Premiums received thereon..... | 389,664 76 |
| Total risks in force December 31, 1895, including perpetual..... | \$ 35,627,232 00 |
| Total premiums received from commencement to date..... | \$ 20,969,304 70 |
| Total losses paid from commencement to date..... | \$ 16,618,090 50 |
| Excess of premiums over losses..... | \$ 4,351,214 20 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 712,793 00 |
| Premiums received..... | 9,470 79 |
| Losses paid..... | 2,940 09 |
| Losses incurred..... | 886 18 |
| Expense..... | 3,176 27 |
| Tax..... | 189 41 |

UNITED STATES BRANCH
OF
LANCASHIRE INSURANCE COMPANY.
OF MANCHESTER, ENGLAND.
(Organized in 1852.)

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned | \$ | 385,585 | 72 |
| Market value of bonds and stocks | | 1,549,502 | 50 |
| Cash on hand and in bank | | 128,331 | 48 |
| Premiums in course of collection | | 244,436 | 33 |
| Total admitted assets | \$ | 2,307,856 | 04 |

II. LIABILITIES.

| | | | |
|-------------------------|----|-----------|----|
| Unpaid losses | | 229,003 | 13 |
| Unearned premiums | | 1,263,811 | 57 |
| Other liabilities | | 45,000 | 00 |
| Total liabilities | \$ | 1,537,814 | 70 |
| Net surplus | \$ | 770,041 | 34 |

III. INCOME IN 1895.

| | | | |
|---|----|-----------|----|
| Net cash actually received for premiums | \$ | 1,896,651 | 43 |
| Received from interest and dividends | | 65,964 | 26 |
| Received from rents and all other sources | | 3,443 | 83 |
| Total income | \$ | 1,966,059 | 52 |
| Excess of income over expenditures | \$ | 173,902 | 66 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses | \$ | 1,113,679 | 61 |
| Commissions and brokerage | | 313,603 | 94 |
| Salaries of officers and employees | | 171,451 | 02 |
| Taxes | | 42,457 | 96 |
| All other expenditures | | 149,964 | 34 |
| Total expenditures | \$ | 1,792,156 | 87 |

V. MISCELLANEOUS.

| | | | |
|---|----|-------------|----|
| Fire risks written in 18-5 | \$ | 224,395,432 | 00 |
| Premiums received thereon | | 2,584,042 | 13 |
| Total risks in force December 31, 1895 | \$ | 208,943,226 | 00 |
| Total premiums received from commencement to date | \$ | 28,982,251 | 00 |
| Total losses paid from commencement to date | | 18,945,209 | 00 |
| Excess of premiums over losses | \$ | 10,037,042 | 00 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|-------------------------|----|---------|----|
| Risks written | \$ | 905,319 | 00 |
| Premiums received | | 17,985 | 21 |
| Losses paid | | 7,043 | 15 |
| Losses incurred | | 6,760 | 80 |
| Expense | | 5,734 | 09 |
| Tax | | 359 | 70 |

UNITED STATES BRANCH
OF THE
LION FIRE INSURANCE COMPANY.
OF LONDON, ENGLAND.

Principal Office.....197 Asylum St., Hartford, Conn.

(Organized in 1879.)

MARTIN BENNETT, U. S. Manager.

I. ASSETS.

| | | | |
|--|----|---------|----|
| Loans secured by mortgages on real estate..... | \$ | 192,950 | 00 |
| Interest due on said mortgage loans..... | | 4,412 | 81 |
| Market value of bonds and stocks..... | | 482,682 | 50 |
| Cash on hand and in bank..... | | 124,245 | 50 |
| Premiums in course of collection..... | | 63,959 | 51 |
| All other assets..... | | 6,227 | 08 |
| Total admitted assets..... | \$ | 874,457 | 40 |

II. LIABILITIES.

| | | | |
|------------------------|----|---------|----|
| Unpaid losses..... | \$ | 61,165 | 53 |
| Unearned premiums..... | | 369,748 | 69 |
| Other liabilities..... | | 11,792 | 57 |
| Total liabilities..... | \$ | 442,706 | 81 |
| Net surplus..... | \$ | 431,750 | 59 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 538,655 | 99 |
| Received from interest and dividends..... | | 28,012 | 93 |
| Total income..... | \$ | 566,668 | 92 |
| Excess of income over expenditures..... | \$ | 46,511 | 43 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 320,965 | 27 |
| Commissions and brokerage..... | | 106,399 | 95 |
| Salaries of officers and employes..... | | 35,487 | 70 |
| Taxes..... | | 14,438 | 28 |
| All other expenditures..... | | 42,866 | 29 |
| Total expenditures..... | \$ | 520,157 | 49 |

V. MISCELLANEOUS.

| | | | |
|--|----|------------|----|
| Fire risks written in 1895..... | \$ | 58,725,954 | 00 |
| Premiums received thereon..... | | 749,667 | 44 |
| Total risks in force December 31, 1895..... | \$ | 59,623,635 | 00 |
| Total premiums received from commencement to date..... | \$ | 6,800,164 | 72 |
| Total losses paid from commencement to date..... | | 4,207,196 | 08 |
| Excess of premiums over losses..... | \$ | 2,592,968 | 64 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 903,937 | 35 |
| Premiums received..... | | 16,752 | 67 |
| Losses paid..... | | 11,910 | 73 |
| Losses incurred..... | | 7,702 | 89 |
| Expense..... | | 3,199 | 75 |
| Tax..... | | 335 | 05 |

UNITED STATES BRANCH
OF THE
LIVERPOOL AND LONDON AND GLOBE INSURANCE
COMPANY.
OF LIVERPOOL, ENGLAND.

Principal Office 45 William St., New York, N. Y.

(Organized in 1836.)

HENRY W. EATON, U. S. Manager.

I. ASSETS.

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 1,752,000 00 |
| Loans secured by mortgages on real estate..... | 3,588,318 64 |
| Interest due on said mortgage loans..... | 47,657 28 |
| Market value of bonds and stocks..... | 1,991,025 00 |
| Cash on hand and in bank..... | 415,291 18 |
| Premiums in course of collection..... | 845,782 10 |
| All other assets..... | 30,359 86 |
| Total admitted assets..... | \$ 8,670,434 06 |

II. LIABILITIES.

| | |
|---|-----------------|
| Unpaid losses..... | \$ 633,582 54 |
| Unearned premiums..... | 4,075,773 63 |
| Amount reclaimable on perpetual policies..... | 330,616 21 |
| Other liabilities..... | 316,344 12 |
| Total liabilities..... | \$ 5,356,316 50 |
| Net surplus..... | \$ 3,314,117 56 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 5,600,129 27 |
| Received from interest and dividends..... | 219,444 17 |
| Received from rents and all other sources..... | 59,735 36 |
| Total income..... | \$ 5,879,308 80 |
| Excess of income over expenditures..... | \$ 1,051,113 19 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 3,130,892 67 |
| Commissions and brokerage..... | 945,105 30 |
| Salaries of officers and employes..... | 317,499 69 |
| Taxes..... | 111,788 93 |
| All other expenditures..... | 322,909 02 |
| Total expenditures..... | \$ 4,828,195 61 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Perpetual risks written in 1895..... | \$ 10,218,499 00 |
| Premiums received thereon..... | 348,017 06 |
| Fire risks written in 1895..... | 715,761,722 00 |
| Premiums received thereon..... | 7,224,648 57 |
| Total risks in force December 31, 1895..... | \$ 855,482,784 00 |
| Total premiums received from commencement to date..... | \$ 110,312,822 35 |
| Total losses paid from commencement to date..... | 66,440,871 90 |
| Excess of premiums over losses..... | \$ 43,871,950 45 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 3,532,619 00 |
| Premiums received..... | 60,839 83 |
| Losses paid..... | 18,126 78 |
| Losses incurred..... | 22,596 78 |
| Expense..... | 16,708 98 |
| Tax..... | 1,216 80 |

UNITED STATES BRANCH
OF THE
LONDON ASSURANCE CORPORATION.
OF LONDON, ENGLAND.

Principal Office 44 Pine St., New York.

(Organized in 1720.)

CHAS. L. CASE, U. S. Manager.

I. ASSETS.

| | | |
|--|----|--------------|
| Loans secured by mortgages on real estate..... | \$ | 15,000 00 |
| Market value of bonds and stocks..... | | 1,837,245 00 |
| Cash on hand and in bank..... | | 249,560 36 |
| Premiums in course of collection..... | | 218,663 82 |
| All other assets..... | | 53,179 62 |
| Total admitted assets..... | \$ | 2,373,648 80 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Unpaid losses..... | \$ | 230,770 00 |
| Unearned premiums..... | | 805,325 31 |
| Amount reclaimable on perpetual policies..... | | 174 80 |
| Other liabilities..... | | 38,251 73 |
| Total liabilities..... | \$ | 1,074,521 84 |
| Net surplus..... | \$ | 1,299,126 96 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 1,211,417 20 |
| Received from interest and dividends..... | | 75,125 52 |
| Total income..... | \$ | 1,286,542 71 |
| Excess of income over expenditures..... | \$ | 133,852 72 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------------|
| Net amount paid for losses..... | \$ | 765,957 70 |
| Commissions and brokerage..... | | 196,819 07 |
| Salaries of officers and employes..... | | 86,208 09 |
| Taxes..... | | 31,146 30 |
| All other expenditures..... | | 72,858 83 |
| Total expenditures..... | \$ | 1,152,959 99 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895..... | \$ | 115,111,511 00 |
| Premiums received thereon..... | | 1,065,107 55 |
| Marine and inland risks written in 1895..... | | 86,658,838 00 |
| Premiums received thereon..... | | 513,956 55 |
| Total risks in force December 31, 1895..... | \$ | 168,474,505 00 |
| Total premiums received from commencement to date..... | \$ | 19,577,148 00 |
| Total losses paid from commencement to date..... | | 11,731,112 00 |
| Excess of premiums over losses..... | \$ | 7,846,036 00 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 490,973 00 |
| Premiums received..... | | 8,536 98 |
| Losses paid..... | | 1,113 65 |
| Losses incurred..... | | 2,670 65 |
| Expense..... | | 1,601 08 |
| Tax..... | | 170 74 |

UNITED STATES BRANCH
OF THE
LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY.

OF LIVERPOOL, ENGLAND.

Principal Office..... 57 William St., New York, N. Y.

(Organized in 1861.)

ARCHIBALD G. McILWAINE, Jr., Manager.

I. ASSETS.

| | | |
|---------------------------------------|----|--------------|
| Value of real estate owned..... | \$ | 299,125 00 |
| Market value of bonds and stocks..... | | 1,997,489 00 |
| Cash on hand and in bank..... | | 59,402 24 |
| Premiums in course of collection..... | | 289,839 03 |
| All other assets..... | | 15,715 25 |
| Total admitted assets..... | \$ | 2,691,570 52 |

II. LIABILITIES.

| | | |
|------------------------|----|--------------|
| Unpaid losses..... | \$ | 134,902 09 |
| Unearned premiums..... | | 1,504,255 56 |
| Other liabilities..... | | 72,388 82 |
| Total liabilities..... | \$ | 1,711,546 47 |
| Net surplus..... | \$ | 980,024 05 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 1,859,006 64 |
| Received from interest and dividends..... | | 81,372 73 |
| Received from rents and all other sources..... | | 11,107 53 |
| Total income..... | \$ | 1,951,486 90 |
| Excess of income over expenditures..... | \$ | 305,264 49 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------------|
| Net amount paid for losses..... | \$ | 985,670 08 |
| Commissions and brokerage..... | | 354,645 30 |
| Salaries of officers and employes..... | | 144,232 37 |
| Taxes..... | | 40,120 64 |
| All other expenditures..... | | 121,554 02 |
| Total expenditures..... | \$ | 1,646,222 41 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895..... | \$ | 283,613,817 00 |
| Premiums received thereon..... | | 2,552,790 03 |
| Total risks in force December 31, 1895..... | \$ | 364,632,489 00 |
| Total premiums received from commencement to date..... | \$ | 22,932,501 21 |
| Total losses paid from commencement to date..... | | 13,826,809 76 |
| Excess of premiums over losses..... | \$ | 9,105,691 45 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 1,397,462 00 |
| Premiums received..... | | 26,971 11 |
| Losses paid..... | | 10,945 09 |
| Losses incurred..... | | 17,089 40 |
| Expense..... | | 6,572 64 |
| Tax..... | | 539 42 |

LUMBERMEN'S INSURANCE COMPANY.

Principal Office. 427 Walnut St., Philadelphia. Pa.

(Organized in 1873.)

LEWIS DAVIS, President.

OLIVER H. HILL, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned..... | \$ | 85,400 00 |
| Loans secured by mortgages on real estate..... | | 425,017 52 |
| Interest due on said mortgage loans..... | | 9,677 35 |
| Market value of bonds and stocks..... | | 476,935 00 |
| Loans secured by bonds and stocks as collateral..... | | 48,700 00 |
| Cash on hand and in bank..... | | 11,450 80 |
| Premiums in course of collection..... | | 30,214 66 |
| Interest due and accrued..... | | 604 80 |
| All other assets..... | | 1,906 50 |
| Total admitted assets..... | \$ | 1,089,936 63 |

II. LIABILITIES.

| | | |
|---|----|------------|
| Capital stock paid up..... | \$ | 250,000 00 |
| Unpaid losses..... | | 20,495 77 |
| Unearned premiums..... | | 115,840 65 |
| Amount reclaimable on perpetual policies..... | | 228,042 52 |
| Other liabilities..... | | 13,920 92 |
| Total liabilities, including capital..... | \$ | 628,299 86 |
| Net surplus..... | \$ | 461,636 77 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 158,516 80 |
| Received from interest and dividends..... | | 50,274 02 |
| Received from rents and all other sources..... | | 3,465 75 |
| Total income..... | \$ | 212,256 66 |
| Excess of income over expenditures..... | \$ | 70,309 40 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 54,367 23 |
| Paid dividends..... | | 25,000 00 |
| Commissions and brokerage..... | | 34,988 22 |
| Salaries of officers and employes..... | | 12,060 00 |
| Taxes..... | | 5,374 87 |
| All other expenditures..... | | 10 156 94 |
| Total expenditures..... | \$ | 141,947 26 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Perpetual risks written in 1895..... | \$ | 9,282,418 00 |
| Deposits on same..... | | 253,380 57 |
| Fire risks written in 1895..... | | 21,082,715 00 |
| Premiums received thereon..... | | 207,075 29 |
| Total risks in force December 31, 1895, including perpetual..... | \$ | 30,278,904 00 |
| Total premiums received from commencement to date..... | \$ | 1,815,674 00 |
| Total losses paid from commencement to date..... | | 928,504 00 |
| Excess of premiums over losses..... | \$ | 886,870 00 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 448,975 00 |
| Premiums received..... | | 4,631 32 |
| Losses paid..... | | 1,508 34 |
| Losses incurred..... | | 639 47 |
| Expense..... | | 1,153 00 |
| Tax..... | | 92 62 |

UNITED STATES BRANCH
OF THE
MAGDEBURG FIRE INSURANCE COMPANY.

OF MAGDEBURG, GERMANY.

Principal Office..... San Francisco, Cal.

(Organized in 1844.)

GUTTE & FRANK, U. S. Managers.

I. ASSETS.

| | |
|---------------------------------------|---------------|
| Market value of bonds and stocks..... | \$ 276,250 00 |
| Cash on hand and in bank..... | 12,322 75 |
| Premiums in course of collection..... | 18,220 65 |
| All other assets..... | 2,500 00 |
| Total admitted assets..... | \$ 309,293 40 |

II. LIABILITIES.

| | |
|------------------------|---------------|
| Unpaid losses..... | \$ 28,535 79 |
| Unearned premiums..... | 80,615 93 |
| Total liabilities..... | \$ 109,151 72 |
| Net surplus..... | \$ 200,141 68 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 111,872 80 |
| Received from interest and dividends..... | 10,000 00 |
| Received from rents and all other sources..... | 8,486 75 |
| Total income..... | \$ 130,359 55 |
| Excess of income over expenditures..... | \$ 6,166 00 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 51,043 05 |
| Commissions and brokerage..... | 36,531 85 |
| Salaries of officers and employes..... | 4,355 00 |
| Taxes..... | 840 55 |
| All other expenditures..... | 31,423 10 |
| Total expenditures..... | \$ 124,193 55 |

V. MISCELLANEOUS.

| | |
|--|------------------|
| Fire risks written in 1895..... | \$ 11,767,601 00 |
| Premiums received thereon..... | 157,119 85 |
| Total risks in force December 31, 1895..... | \$ 13,839,813 00 |
| Total premiums received from commencement to date..... | \$ 348,055 45 |
| Total losses paid from commencement to date..... | 148,867 95 |
| Excess of premiums over losses..... | \$ 199,187 50 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 4,908,913 00 |
| Premiums received..... | 26,686 30 |
| Losses paid..... | 1,229 35 |
| Losses incurred..... | 17,860 20 |
| Expense..... | 10,139 95 |
| Tax..... | 533 72 |

UNITED STATES BRANCH
OF THE
MANCHESTER FIRE ASSURANCE COMPANY.
OF MANCHESTER, ENGLAND.

Principal Office.....Chicago, Ill.

(Organized in 1824.)

W. W. DUDLEY, U. S. Manager.

I. ASSETS.

| | |
|---------------------------------------|-----------------|
| Market value of bonds and stocks..... | \$ 1,808,070 00 |
| Cash on hand and in bank..... | 67,441 00 |
| Premiums in course of collection..... | 297,072 00 |
| All other assets..... | 8,046 50 |
| Total admitted assets | \$ 2,180,629 50 |

II. LIABILITIES.

| | |
|------------------------|-----------------|
| Unpaid losses | \$ 204,733 20 |
| Unearned premiums..... | 1,189,676 98 |
| Other liabilities..... | 56,118 61 |
| Total liabilities..... | \$ 1,490,528 79 |
| Net surplus..... | \$ 720,100 71 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,524,151 55 |
| Received from interest and dividends..... | 60,417 50 |
| Total income | \$ 1,584,569 05 |
| Excess of income over expenditures | \$ 22,021 87 |

IV. EXPENDITURES IN 1895.

| | |
|---|-----------------|
| Net amount paid for losses..... | \$ 1,019,739 95 |
| Commissions and brokerage..... | 298,748 65 |
| Salaries of officers and employes | 91,287 51 |
| Taxes | 39,764 55 |
| All other expenditures..... | 113,006 52 |
| Total expenditures | \$ 1,562,547 18 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 157,692,907 12 |
| Premiums received thereon..... | 2,067,584 41 |
| Total risks in force December 31, 1895..... | \$ 186,134,307 42 |
| Total premiums received from commencement to date..... | \$ 8,273,183 15 |
| Total losses paid from commencement to date..... | 4,877,872 36 |
| Excess of premiums over losses..... | \$ 3,395,310 79 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,871,742 12 |
| Premiums received..... | 30,966 21 |
| Losses paid | 6,241 52 |
| Losses incurred | 10,390 71 |
| Expense..... | 6,764 66 |
| Tax | 619 92 |

MANUFACTURERS AND MERCHANTS INSURANCE COMPANY.

Principal Office.....417 Wood St., Pittsburg, Pa.

(Organized in 1865.)

CHAS. W. BATCHELOR, President.

WM. T. ADAIR, Secretary.

CASH CAPITAL, \$250,000

I. ASSETS.

| | |
|--|----------------------|
| Value of real estate owned..... | \$ 45,000 00 |
| Loans secured by mortgages on real estate..... | 262,110 01 |
| Interest due on said mortgage loans..... | 4,507 53 |
| Market value of bonds and stocks..... | 108,505 00 |
| Loans secured by bonds and stocks as collateral..... | 27,260 00 |
| Cash on hand and in bank..... | 35,284 02 |
| Premiums in course of collection..... | 22,821 64 |
| All other assets..... | 2,720 78 |
| Total admitted assets | \$ 503,208 98 |

II. LIABILITIES.

| | |
|---|----------------------|
| Capital stock paid up..... | \$ 250,000 00 |
| Unpaid losses..... | 26,494 89 |
| Unearned premiums..... | 129,070 52 |
| Other liabilities..... | 2,529 62 |
| Total liabilities, including capital | \$ 408,095 03 |
| Net surplus..... | 95,113 95 |

III. INCOME IN 1895.

| | |
|--|----------------------|
| Net cash actually received for premiums | \$ 189,243 62 |
| Received from interest and dividends..... | 22,318 42 |
| Received from rent and all other sources..... | 482 10 |
| Total income..... | \$ 212,044 14 |
| Excess of income over expenditures..... | \$ 42,608 14 |

IV. EXPENDITURES IN 1895.

| | |
|--|----------------------|
| Net amount paid for losses..... | \$ 86,429 19 |
| Paid dividends..... | 15,000 00 |
| Commissions and brokerage..... | 48,685 08 |
| Salaries of officers and employes..... | 8,079 72 |
| Taxes..... | 4,023 07 |
| All other expenditures..... | 7,218 94 |
| Total expenditures | \$ 169,436 00 |

V. MISCELLANEOUS.

| | |
|---|-------------------------|
| Fire risks written in 1895 | \$ 20,314,923 00 |
| Premiums received thereon..... | 253,472 08 |
| Marine and inland risks written in 1895..... | 324,270 00 |
| Premiums received thereon..... | 1,383 73 |
| Total risks in force December 31, 1895..... | \$ 19,891,554 00 |
| Total premiums received from commencement to date..... | \$ 2,939,239 52 |
| Total losses paid from commencement to date..... | 1,240,038 89 |
| Excess of premiums over losses..... | \$ 1,699,200 63 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 298,915 33 |
| Premiums received..... | 3,341 98 |
| Losses paid..... | 453 55 |
| Losses incurred..... | 1,333 72 |
| Expense..... | 1,102 85 |
| Tax..... | 66 84 |

MECHANICS INSURANCE COMPANY.

Principal Office..... 500 Walnut St., Philadelphia, Pa.

(Organized in 1854.)

SIMON J. MARTIN, President.

JNO. A. SNYDER, Secretary.

CASH CAPITAL, \$250,000

I. ASSETS.

| | | |
|--|----|------------|
| Value of real estate owned..... | \$ | 87,000 00 |
| Loans secured by mortgages on real estate..... | | 351,105 00 |
| Interest due on said mortgage loans..... | | 5,314 91 |
| Market value of bonds and stocks..... | | 312,539 00 |
| Loans secured by bonds and stocks as collateral..... | | 23,500 00 |
| Cash on hand and in bank..... | | 26,428 72 |
| Premiums in course of collection..... | | 46,317 63 |
| All other assets..... | | 4,108 20 |
| Total admitted assets..... | \$ | 856,313 46 |

II. LIABILITIES.

| | | |
|---|----|------------|
| Capital stock paid up..... | \$ | 250,000 00 |
| Unpaid losses..... | | 34,197 01 |
| Unearned premiums..... | | 146,171 32 |
| Amount reclaimable on perpetual policies..... | | 219,526 98 |
| Other liabilities..... | | 18,748 13 |
| Total liabilities, including capital..... | \$ | 668,643 44 |
| Net surplus..... | \$ | 187,670 02 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 242,143 56 |
| Received from interest and dividends..... | | 32,125 68 |
| Received from rents and all other sources..... | | 4,097 98 |
| Total income..... | \$ | 278,367 22 |
| Excess of income over expenditures..... | | 49,144 00 |

IV EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 111,722 58 |
| Paid dividends..... | | 20,010 00 |
| Commissions and brokerage..... | | 65,035 53 |
| Salaries of officers and employes..... | | 11,213 99 |
| Taxes..... | | 5,284 00 |
| All other expenditures..... | | 15,957 12 |
| Total expenditures..... | \$ | 229,223 22 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Perpetual risks written in 1895..... | \$ | 745,450 00 |
| Premiums received thereon..... | | 17,067 25 |
| Fire risks written in 1895..... | | 31,308,670 00 |
| Premiums received thereon..... | | 298,294 32 |
| Total risks in force December 31, 1895, including perpetual..... | \$ | 39,378,277 00 |
| Total premiums received from commencement to date..... | \$ | 2,601,808 05 |
| Total losses paid from commencement to date..... | | 1,400,999 04 |
| Excess of premiums over losses..... | \$ | 1,200,809 01 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 534,454 01 |
| Premiums received..... | | 6,427 61 |
| Losses paid..... | | 9 30 |
| Losses incurred..... | | 134 50 |
| Expense..... | | 2,121 11 |
| Tax..... | | 128 55 |

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Principal Office Boston, Mass.

(Organized in 1823.)

GEO. R. ROGERS, President.

JAMES SIMPSON, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

| | |
|--|----------------------|
| Loans secured by mortgages on real estate..... | \$ 90,000 00 |
| Interest due on said mortgage loans..... | 650 09 |
| Market value of bonds and stocks..... | 452,693 00 |
| Cash on hand and in bank..... | 47,804 93 |
| Premiums in course of collection..... | 22,730 67 |
| All other assets..... | 1,299 41 |
| Total admitted assets..... | \$ 615,178 10 |

II. LIABILITIES.

| | |
|--|----------------------|
| Capital stock paid up..... | \$ 400,000 00 |
| Unpaid losses..... | 25,145 00 |
| Unearned premiums..... | 147,110 14 |
| Other liabilities..... | 7,574 28 |
| Total liabilities, including capital..... | \$ 579,829 42 |
| Net surplus..... | \$ 35,348 68 |

III. INCOME IN 1895.

| | |
|--|----------------------|
| Net cash actually received for premiums..... | \$ 191,064 06 |
| Received from interest and dividends..... | 3,624 62 |
| Received from rents and all other sources..... | 18,169 57 |
| Total income..... | \$ 212,858 25 |
| Excess of income over expenditures..... | \$ 34,964 11 |

IV. EXPENDITURES IN 1895.

| | |
|--|----------------------|
| Net amount paid for losses..... | \$ 71,703 34 |
| Paid dividends..... | 23,802 00 |
| Commissions and brokerage..... | 42,799 46 |
| Salaries of officers and employes..... | 19,143 42 |
| Taxes..... | 3,825 44 |
| All other expenditures..... | 16,620 48 |
| Total expenditures..... | \$ 177,894 14 |

V. MISCELLANEOUS.

| | |
|---|-------------------------|
| Fire risks written in 1895..... | \$ 21,683,939 00 |
| Premiums received thereon..... | 236,169 52 |
| Marine and inland risks written in 1895..... | 1,594,255 00 |
| Premiums received thereon..... | 2,156 03 |
| Total risks in force December 31, 1895..... | \$ 26,187,369 00 |
| Total premiums received from commencement to date..... | \$ 8,163,893 00 |
| Total losses paid from commencement to date..... | \$ 5,710,636 00 |
| Excess of premiums over losses..... | \$ 2,453,257 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 280,950 00 |
| Premiums received..... | 3,212 15 |
| Losses paid..... | 441 94 |
| Losses incurred..... | 1,241 94 |
| Tax..... | 64 24 |

MERCHANTS INSURANCE COMPANY.

Principal Office.....778 Broad St., Newark, N. J.

(Organized in 1858.)

G. L. STOUT, President.

J. R. MULLIKIN, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 302,948 | 25 |
| Loans secured by mortgages on real estate..... | | 295,400 | 00 |
| Interest due on said mortgage loans..... | | 5,630 | 89 |
| Market value of bonds and stocks..... | | 636,830 | 00 |
| Loans secured by bonds and stocks as collateral..... | | 8,500 | 00 |
| Cash on hand and in bank..... | | 70,191 | 61 |
| Premiums in course of collection..... | | 127,419 | 37 |
| All other assets..... | | 7,363 | 82 |
| Total admitted assets..... | \$ | 1,452,283 | 94 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 400,000 | 00 |
| Unpaid losses..... | | 110,002 | 26 |
| Unearned premiums..... | | 654,913 | 30 |
| Other Liabilities..... | | 36,774 | 77 |
| Total liabilities, including capital..... | \$ | 1,201,690 | 33 |
| Net surplus..... | \$ | 250,593 | 61 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 932,442 | 35 |
| Received from interest and dividends..... | | 47,124 | 05 |
| Received from rents and all other sources..... | | 16,005 | 69 |
| Total income..... | \$ | 995,572 | 09 |
| Excess of income over expenditures..... | \$ | 139,987 | 89 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 471,603 | 25 |
| Paid dividends..... | | 24,000 | 00 |
| Commissions and brokerage..... | | 173,571 | 90 |
| Salaries of officers and employes..... | | 45,238 | 69 |
| Taxes..... | | 32,500 | 00 |
| All other expenditures..... | | 108,670 | 36 |
| Total expenditures..... | \$ | 855,584 | 20 |

V. MISCELLANEOUS

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 97,901,836 | 00 |
| Premiums received thereon..... | | 1,113,989 | 49 |
| Total risks in force December 31, 1895..... | \$ | 118,788,979 | 00 |
| Total premiums received from commencement to date..... | \$ | 14,400,870 | 85 |
| Total losses paid from commencement to date..... | | 8,245,111 | 51 |
| Excess of premiums over losses..... | \$ | 6,155,759 | 34 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 318,802 | 66 |
| Premiums received..... | | 4,715 | 12 |
| Losses paid..... | | 630 | 98 |
| Losses incurred..... | | 26 | 20 |
| Expense..... | | 1,165 | 11 |
| Tax..... | | 94 | 20 |

MILWAUKEE MECHANICS INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1852.)

CHRISTIAN PREUSSER, President.

ADOLF J. KRAMER, Sec.

CASH CAPITAL, \$200,000.

I. ASSETS.

| | |
|--|-----------------|
| Value of real estate owned | \$ 45,000 00 |
| Loans secured by mortgages on real estate..... | 1,130,997 65 |
| Interest due on said mortgage loans..... | 27,238 00 |
| Market value of bonds and stocks..... | 762,547 20 |
| Cash on hand and in bank..... | 127,380 30 |
| Premiums in course of collection..... | 136,182 52 |
| Interest due and accrued..... | 6,303 00 |
| Total admitted assets..... | \$ 2,235,648 67 |

III. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 200,000 00 |
| Unpaid losses..... | 80,972 20 |
| Unearned premiums..... | 743,120 75 |
| Other liabilities..... | 69,747 05 |
| Total liabilities, including capital..... | \$ 1,093,840 00 |
| Net surplus..... | \$ 1,141,808 67 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums | \$ 869,427 83 |
| Received from interest and dividends..... | 87,562 81 |
| Received from rents and all other sources..... | 1,200 00 |
| Total income..... | \$ 958,190 64 |
| Excess of income over expenditures..... | 49,825 23 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 468,040 03 |
| Paid dividends..... | 60,000 00 |
| Commissions and brokerage..... | 236,125 06 |
| Salaries of officers and employes..... | 53,807 87 |
| Taxes..... | 31,930 59 |
| All other expenditures..... | 58,461 86 |
| Total expenditures..... | \$ 908,365 41 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 82,248,994 00 |
| Premiums received thereon..... | 1,175,120 06 |
| Total risks in force December 31, 1895..... | \$ 105,431,897 00 |
| Total premiums received from commencement to date..... | \$ 11,363,844 86 |
| Total losses paid from commencement to date..... | 5,717,187 58 |
| Excess of premiums over losses..... | \$ 5,646,657 28 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 956,627 00 |
| Premiums received..... | 13,055 69 |
| Losses paid..... | 1,585 20 |
| Losses incurred..... | 3,652 71 |
| Expense..... | 4,310 48 |
| Tax..... | 261 11 |

MUTUAL GUARANTEE FUND FIRE INSURANCE COMPANY.

Principal Office.....Denver, Colorado.

(Organized in 1895)

W. S. ALLEN, President.

J. S. CHAPMAN, Secretary.

I. ASSETS.

| | | |
|---------------------------------------|----|----------|
| Cash on hand and in bank..... | \$ | 207 35 |
| Premiums in course of collection..... | | 163 75 |
| All other assets..... | | 907 40 |
| Total admitted assets | \$ | 1,278 50 |

IV. EXPENDITURES IN 1895.

| | | |
|-------------------------|----|----------|
| Total expenditures..... | \$ | 1,248 03 |
|-------------------------|----|----------|

V. MISCELLANEOUS.

| | | |
|--|----|----------|
| Total premiums received from commencement to date..... | \$ | 3,163 27 |
|--|----|----------|

BUSINESS IN COLORADO IN 1895.

| | | |
|-------------------------|----|------------|
| Risks written..... | \$ | 161,615 00 |
| Premiums received | | 3,163 27 |
| Expense..... | | 1,248 03 |
| Tax | | 63 26 |

NATIONAL FIRE INSURANCE COMPANY.

Principal Office.....95 Pearl St., Hartford, Conn.

(Organized in 1871.)

JAMES NICHOLS, President.

E. G. RICHARDS, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned..... | \$ | 263,480 75 |
| Loans secured by mortgages on real estate..... | | 685,563 97 |
| Interest due on said mortgage loans..... | | 16,104 34 |
| Market value of bonds and stocks..... | | 2,268,586 00 |
| Cash on hand and in bank..... | | 225,290 80 |
| Premiums in course of collection..... | | 401,115 88 |
| Total admitted assets..... | \$ | 3,860,141 74 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 1,000,000 00 |
| Unpaid losses..... | | 210,573 69 |
| Unearned premiums..... | | 1,825,152 38 |
| Other liabilities..... | | 111,217 92 |
| Total liabilities, including capital..... | \$ | 3,146,943 99 |
| Net surplus..... | \$ | 713,197 75 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 2,378,538 52 |
| Received from interest and dividends..... | | 144,096 51 |
| Total income..... | \$ | 2,522,635 03 |
| Excess of income over expenditures..... | \$ | 272,398 12 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------------|
| Net amount paid for losses..... | \$ | 1,300,551 38 |
| Paid dividends..... | | 100,000 00 |
| Commissions and brokerage..... | | 425,554 77 |
| Salaries of officers and employes..... | | 178,753 93 |
| Taxes..... | | 63,468 65 |
| All other expenditures..... | | 181,908 18 |
| Total expenditures..... | \$ | 2,250,236 91 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895..... | \$ | 298,662,764 00 |
| Premiums received thereon..... | | 2,907,842 38 |
| Total risks in force December 31, 1895..... | \$ | 293,053,406 00 |
| Total premiums received from commencement to date..... | \$ | 19,765,753 92 |
| Total losses paid from commencement to date..... | | 10,308,902 53 |
| Excess of premiums over losses..... | \$ | 9,456,851 39 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 2,229,253 00 |
| Premiums received..... | | 46,591 39 |
| Losses paid..... | | 16,131 59 |
| Losses incurred..... | | 22,420 66 |
| Expense..... | | 12,543 92 |
| Tax..... | | 931 82 |

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Principal Office..... Manchester, N. H.

(Organized in 1869.)

JOHN C. FRENCH, President. GEORGE W. KENDALL, Secretary.

CASH CAPITAL, \$800,000.

I. ASSETS.

| | | |
|---|----|--------------|
| Value of real estate owned..... | \$ | 41,250 00 |
| Loans secured by mortgages on real estate | | 589,476 66 |
| Market value of bonds and stocks..... | | 1,374,085 00 |
| Loans secured by mortgages on real estate..... | | 66,700 00 |
| Cash on hand and in bank..... | | 100,345 67 |
| Premiums in course of collection..... | | 168,061 15 |
| Total admitted assets..... | \$ | 2,342,918 48 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 800,000 00 |
| Unpaid losses | | 123,632 54 |
| Unearned premiums | | 867,664 33 |
| Other liabilities..... | | 33,612 23 |
| Total liabilities, including capital..... | \$ | 1,824,909 10 |
| Net surplus..... | \$ | 518,009 38 |

III. INCOME IN 1895.

| | | |
|---|----|--------------|
| Net cash actually received for premiums | \$ | 1,030,121 54 |
| Received from interest and dividends..... | | 93,997 58 |
| Total income..... | \$ | 1,124,119 12 |
| Excess of income over expenditures | \$ | 157,657 59 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 569,765 42 |
| Paid dividends..... | | 64,000 00 |
| Commissions and brokerage | | 207,359 59 |
| Salaries of officers and employes..... | | 47,327 44 |
| Taxes..... | | 30,050 88 |
| All other expenditures..... | | 56,958 20 |
| Total expenditures | \$ | 966,461 53 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895 | \$ | 102,798,549 00 |
| Premiums received thereon | | 1,253,687 13 |
| Total risks in force December 31, 1895..... | \$ | 123,006,870 00 |
| Total premiums received from commencement to date..... | \$ | 12,373,785 67 |
| Total losses paid from commencement to date..... | | 6,652,545 55 |
| Excess of premiums over losses..... | \$ | 5,721,240 12 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 886,076 00 |
| Premiums received..... | | 11,909 81 |
| Losses paid..... | | 5,924 04 |
| Losses incurred | | 8,617 86 |
| Expense | | 2,294 72 |
| Tax..... | | 238 19 |

NIAGARA FIRE INSURANCE COMPANY.

Principal Office.....135 Broadway, New York, N. Y.

(Organized in 1850.)

THOS. F. GOODRICH, President.

GEO. C. HOWE, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 985,500 00 |
| Loans secured by mortgages on real estate..... | 25,150 00 |
| Interest due on said mortgage loans..... | 680 00 |
| Market value of bonds and stocks..... | 793,310 00 |
| Cash on hand and in bank..... | 156,670 61 |
| Premiums in course of collection..... | 191,947 31 |
| All other assets..... | 37,521 79 |
| Total admitted assets..... | \$ 2,189,879 71 |

II. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 500,000 00 |
| Unpaid losses..... | 171,523 85 |
| Unearned premiums..... | 1,175,813 62 |
| Other liabilities..... | 40,429 72 |
| Total liabilities, including capital..... | \$ 1,887,767 19 |
| Net surplus..... | \$ 302,112 52 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,656,385 06 |
| Received from interest and dividends..... | 33,563 56 |
| Received from rents and all other sources..... | 20,984 44 |
| Total income..... | \$ 1,710,933 06 |
| Excess of income over expenditures..... | \$ 254,330 52 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 819,726 28 |
| Paid dividends..... | 50,142 50 |
| Commissions and brokerage..... | 284,694 71 |
| Salaries of officers and employes..... | 148,839 56 |
| Taxes..... | 34,670 71 |
| All other expenditures..... | 118,528 75 |
| Total expenditures..... | \$ 1,456,602 48 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 200,555,469 00 |
| Premiums received thereon..... | 2,059,394 83 |
| Marine and inland risks written in 1895..... | 314,775 00 |
| Premiums received thereon..... | 8,693 75 |
| Total risks in force December 31, 1895..... | \$ 239,063,300 00 |
| Total premiums received from commencement to date..... | \$ 96,603,955 22 |
| Total losses paid from commencement to date..... | 20,262,412 82 |
| Excess of premiums over losses..... | \$ 16,341,542 40 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 943,260 00 |
| Premiums received..... | 18,913 61 |
| Losses paid..... | 5,461 70 |
| Losses incurred..... | 9,478 58 |
| Expense..... | 4,688 92 |
| Tax..... | 378 27 |

UNITED STATES BRANCH
OF THE
NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY,
OF LONDON AND EDINBURGH.

Principal Office.....54 Williams St., New York, N. Y.

(Organized in 1809.)

HENRY E. BOWERS, U. S. Manager.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Loans secured by mortgages on real estate..... | \$ | 450,000 | 00 |
| Market value of bonds and stocks..... | | 2,714,629 | 00 |
| Cash on hand and in bank..... | | 201,211 | 15 |
| Premiums in course of collection..... | | 408,196 | 79 |
| All other assets..... | | 59,095 | 87 |
| Total admitted assets..... | \$ | 3,833,132 | 81 |

II. LIABILITIES.

| | | | |
|------------------------|----|-----------|----|
| Unpaid losses..... | \$ | 251,017 | 22 |
| Unearned premiums..... | | 1,898,577 | 63 |
| Other liabilities..... | | 100,727 | 47 |
| Total liabilities..... | \$ | 2,250,322 | 32 |
| Net surplus..... | \$ | 1,582,810 | 49 |

III. INCOME IN 1895.

| | | | |
|--|----|-----------|----|
| Net cash actually received for premiums..... | \$ | 2,265,850 | 58 |
| Received from interest and dividends..... | | 134,557 | 51 |
| Received from rents and all other sources..... | | 5,993 | 64 |
| Total income..... | \$ | 2,406,402 | 01 |
| Excess of income over expenditures..... | \$ | 292,991 | 25 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 1,364,164 | 47 |
| Commissions and brokerage..... | | 373,544 | 20 |
| Salaries of officers and employes..... | | 205,663 | 91 |
| Taxes..... | | 58,075 | 60 |
| All other expenditures..... | | 111,962 | 58 |
| Total expenditures..... | \$ | 2,113,410 | 76 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 281,973,038 | 00 |
| Premiums received thereon..... | | 2,940,606 | 99 |
| Total risks in force December 31, 1895, including perpetual..... | \$ | 345,064,976 | 00 |
| Total premiums received from commencement to date..... | \$ | 46,689,276 | 78 |
| Total losses paid from commencement to date..... | | 29,872,092 | 93 |
| Excess of premiums over losses..... | \$ | 16,797,183 | 85 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|-----------|----|
| Risks written..... | \$ | 1,772,470 | 00 |
| Premiums received..... | | 28,588 | 17 |
| Losses paid..... | | 7,057 | 91 |
| Losses incurred..... | | 5,413 | 56 |
| Expense..... | | 11,043 | 40 |
| Tax..... | | 571 | 76 |

UNITED STATES BRANCH
OF THE
NORTH GERMAN INSURANCE COMPANY.
OF HAMBURG, GERMANY.

Principal Office.....San Francisco, Cal

(Organized in 1868.)

WALTER SPEYER, U. S. Manager.

I. ASSETS

| | |
|--|---------------|
| Loans secured by mortgages on real estate..... | \$ 39,000 00 |
| Market value of bonds and stocks..... | 357,105 00 |
| Cash on hand and in bank..... | 87,810 59 |
| Premiums in course of collection..... | 120,758 89 |
| Total admitted assets | \$ 595,674 48 |

II. LIABILITIES.

| | |
|---|---------------|
| Unpaid losses..... | \$ 60,890 00 |
| Unearned premiums..... | 266,139 92 |
| Other liabilities..... | 34,047 29 |
| Total liabilities, including deposit..... | \$ 561,077 21 |
| Net surplus..... | \$ 34,597 27 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 471,397 40 |
| Received from interest and dividends..... | 11,179 98 |
| Total income..... | \$ 482,577 38 |
| Excess of income over expenditures..... | \$ 153,563 47 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 183,775 56 |
| Commissions and brokerage..... | 130,406 66 |
| Salaries of officers and employes..... | 5,925 00 |
| Taxes..... | 730 05 |
| All other expenditures..... | 9,076 64 |
| Total expenditures..... | \$ 329,913 91 |

V. MISCELLANEOUS.

| | |
|---|------------------|
| Fire risks written in 1895..... | \$ 40,078,277 00 |
| Premiums received thereon..... | 594,327 89 |
| Total risks in force December 31, 1895 | \$ 34,215,855 00 |
| Total premiums received from commencement to date | \$ 2,353,903 62 |
| Total losses paid from commencement to date..... | 914,165 79 |
| Excess of premiums over losses..... | \$ 1,439,737 83 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written | \$ 941,142 13 |
| Premiums received..... | 15,246 78 |
| Losses paid | 3,792 53 |
| Losses incurred..... | 9,378 18 |
| Expense..... | 4,390 63 |
| Tax..... | 304 93 |

UNITED STATES BRANCH
OF THE
NORTHERN ASSURANCE COMPANY.
OF LONDON, ENGLAND.

Principal Office.....38 Pine St., New York.

(Organized in 1836.)

GEO. W. BABB, Jr., U. S. Manager.

I. ASSETS.

| | |
|---------------------------------------|-----------------|
| Value of real estate..... | \$ 115,000 00 |
| Market value of bonds and stocks..... | 1,584,982 07 |
| Cash on hand and in bank..... | 87,925 67 |
| Premiums in course of collection..... | 216,243 84 |
| All other assets..... | 7,967 13 |
| Total admitted assets..... | \$ 2,012,118 71 |

II. LIABILITIES.

| | |
|------------------------|-----------------|
| Unpaid losses..... | \$ 121,144 82 |
| Unearned premiums..... | 1,035,604 90 |
| Other liabilities..... | 70,419 73 |
| Total liabilities..... | \$ 1,227,169 45 |
| Net surplus..... | \$ 784,949 26 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,241,324 38 |
| Received from interest and dividends..... | 52,702 34 |
| Total income..... | \$ 1,294,026 72 |
| Excess of income over expenditures..... | \$ 118,258 43 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 737,119 46 |
| Commissions and brokerage..... | 192,962 36 |
| Salaries of officers and employes..... | 82,811 56 |
| Taxes..... | 36,493 95 |
| All other expenditures..... | 126,380 96 |
| Total expenditures..... | \$ 1,175,768 29 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 140,709,030 00 |
| Premiums received thereon..... | 1,669,320 64 |
| Total risks in force December 31, 1895..... | \$ 170,120,370 00 |
| Total premiums received from commencement to date..... | \$ 16,185,901 89 |
| Total losses paid from commencement to date..... | 10,163,861 39 |
| Excess of premiums over losses..... | \$ 6,022,040 50 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 815,043 17 |
| Premiums received..... | 14,729 01 |
| Losses paid..... | 3,720 13 |
| Losses incurred..... | 3,976 38 |
| Expense..... | 3,996 72 |
| Tax..... | 317 66 |

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Principal Office.....Milwaukee, Wis.

(Organized in 1869.)

ALFRED JAMES, President.

W. M. PATTON, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

| | |
|--|-----------------|
| Loans secured by mortgages on real estate..... | \$ 773,856 67 |
| Interest due on said mortgage loans..... | 6,976 02 |
| Market value of bonds and stocks..... | 938,025 00 |
| Cash on hand and in bank..... | 144,315 81 |
| Premiums in course of collection..... | 91,020 18 |
| All other assets..... | 2,658 33 |
| Total admitted assets..... | \$ 1,956,852 01 |

II. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 600,000 00 |
| Unpaid losses..... | 53,595 10 |
| Unearned premiums..... | 770,913 45 |
| Other liabilities..... | 27,661 04 |
| Total liabilities, including capital..... | \$ 1,452,169 59 |
| Net surplus..... | \$ 504,682 42 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 769,395 40 |
| Received from interest and dividends..... | 88,700 12 |
| Total income..... | \$ 858,095 52 |
| Excess of income over expenditures..... | \$ 114,377 70 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 350,244 21 |
| Paid dividends..... | 72,000 00 |
| Commissions and brokerage..... | 174,111 21 |
| Salaries of officers and employes..... | 84,085 88 |
| Taxes..... | 16,947 02 |
| All other expenditures..... | 46,359 50 |
| Total expenditures..... | \$ 743,717 82 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 74,056,309 00 |
| Premiums received thereon..... | 907,986 06 |
| Total risks in force December 31, 1895..... | \$ 128,755,575 00 |
| Total premiums received from commencement to date..... | \$ 12,156,249 14 |
| Total losses paid from commencement to date..... | 6,375,811 80 |
| Excess of premiums over losses..... | \$ 5,810,437 34 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,028,229 00 |
| Premiums received..... | 11,644 19 |
| Losses paid..... | 1,472 32 |
| Losses incurred..... | 2,267 86 |
| Expense..... | 2,872 53 |
| Tax..... | 232 88 |

UNITED STATES BRANCH
OF THE
NORWICH UNION FIRE INSURANCE SOCIETY,
OF ENGLAND.

Principal Office.....56 Pine St., New York.

(Organized in 1797.)

J. MONTGOMERY HARE, U. S. Manager.

I. ASSETS.

| | |
|--|-----------------|
| Loans secured by mortgages on real estate..... | \$ 40,000 00 |
| Interest due on said mortgage loans..... | 150 00 |
| Market value of bonds and stocks..... | 1,723,689 17 |
| Cash on hand and in bank..... | 251,220 41 |
| Premiums in course of collection..... | 155,165 35 |
| All other assets..... | 9 46 |
| Total admitted assets..... | \$ 2,170,234 39 |

II. LIABILITIES.

| | |
|------------------------|-----------------|
| Unpaid losses..... | \$ 196,464 53 |
| Unearned premiums..... | 1,191,428 75 |
| Other liabilities..... | 32,600 90 |
| Total liabilities..... | \$ 1,420,493 28 |
| Net surplus..... | \$ 749,741 11 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,525,426 45 |
| Received from interest and dividends..... | 67,279 91 |
| Received from rents and all other sources..... | 15,454 49 |
| Total income..... | \$ 1,608,160 85 |
| Excess of income over expenditures..... | \$ 179,474 06 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 897,983 75 |
| Commissions and brokerage..... | 259,977 83 |
| Salaries of officers and employes..... | 136,133 40 |
| Taxes..... | 19,539 81 |
| All other expenditures..... | 114,952 00 |
| Total expenditures..... | \$ 1,428,586 79 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 152,760,939 00 |
| Premiums received thereon..... | 1,958,433 47 |
| Total risks in force December 31, 1895..... | \$ 224,614,795 00 |
| Total premiums received from commencement to date..... | \$ 16,364,493 47 |
| Total losses paid from commencement to date..... | 9,682,120 11 |
| Excess of premiums over losses..... | \$ 6,682,373 36 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,111,743 00 |
| Premiums received..... | 20,693 67 |
| Losses paid..... | 5,671 53 |
| Losses incurred..... | 8,839 58 |
| Expense..... | 6,251 83 |
| Tax..... | 413 87 |

ORIENT INSURANCE COMPANY.

Principal Office.....5 Haynes St., Hartford, Conn.

(Organized in 1867.)

CHAS. B. WHITING, President. JAMES U. TAINTOR, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned | \$ | 48,219 86 |
| Loans secured by mortgages on real estate..... | | 193,114 30 |
| Interest due on said mortgage loans | | 2,834 44 |
| Market value of bonds and stocks | | 1,596,155 14 |
| Loans secured by bonds and stocks as collateral..... | | 6,930 00 |
| Cash on hand and in bank..... | | 118,761 18 |
| Premiums in course of collection..... | | 265,511 96 |
| All other assets..... | | 10,376 57 |
| Total admitted assets | \$ | 2,242,203 45 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 500,000 00 |
| Unpaid losses | | 190,267 31 |
| Unearned premiums | | 992,691 43 |
| Other liabilities..... | | 45,406 31 |
| Total liabilities, including capital..... | \$ | 1,728,365 05 |
| Net surplus..... | \$ | 513,838 40 |

III. INCOME IN 1895.

| | | |
|--|----|---------------|
| Net cash actually received for premiums..... | \$ | 81,463,753 00 |
| Received from interest and dividends..... | | 84,688 52 |
| Received from rents and all other sources..... | | 1,016 41 |
| Total income | \$ | 1,549,457 93 |
| Excess of income over expenditures | \$ | 189,430 44 |

IV. EXPENDITURES IN 1895.

| | | |
|---|----|--------------|
| Net amount paid for losses..... | \$ | 824,859 69 |
| Paid dividends | | 10,000 00 |
| Commissions and brokerage | | 282,381 56 |
| Salaries of officers and employees..... | | 104,828 10 |
| Taxes | | 29,751 56 |
| All other expenditures..... | | 78,203 58 |
| Total expenditures..... | \$ | 1,360,027 49 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895..... | \$ | 136,538,529 00 |
| Premiums received thereon | | 1,828,029 76 |
| Marine and inland risks written in 1895..... | | 7,661,329 00 |
| Premiums received thereon..... | | 87,593 08 |
| Total risks in force December 31, 1895..... | \$ | 154,460,387 00 |
| Total premiums received from commencement to date..... | \$ | 15,601,159 77 |
| Total losses paid from commencement to date..... | | 9,685,992 79 |
| Excess of premiums over losses..... | \$ | 5,915,166 98 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 865,038 00 |
| Premiums received..... | | 11,608 00 |
| Losses paid..... | | 4,712 46 |
| Losses incurred | | 6,503 39 |
| Expense | | 4,402 65 |
| Tax | | 232 16 |

PACIFIC FIRE INSURANCE COMPANY.

Principal Office.....32 Pine St., New York

(Organized in 1851.)

FRANK T. STINSON, President.

GEO. J. JEREMIAH, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

| | |
|--|---------------|
| Loans secured by mortgages on real estate..... | \$ 260,500 00 |
| Interest due on said mortgage loans..... | 2,078 63 |
| Market value of bonds and stocks..... | 387,761 00 |
| Cash on hand and in bank..... | 24,811 94 |
| Premiums in course of collection..... | 57,211 91 |
| All other assets..... | 3,700 26 |
| Total admitted assets..... | \$ 736,063 74 |

II. LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 200,000 00 |
| Unpaid losses..... | 56,407 10 |
| Unearned premiums..... | 263,967 03 |
| Other liabilities..... | 21,906 45 |
| Total liabilities, including capital..... | \$ 542,280 58 |
| Net surplus..... | \$ 193,783 16 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 362,408 50 |
| Received from interest and dividends..... | 26,091 59 |
| Total income..... | \$ 388,500 09 |
| Excess of income over expenditures..... | \$ 20,337 95 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 200,265 21 |
| Paid dividends..... | 20,000 00 |
| Commissions and brokerage..... | 77,326 77 |
| Salaries of officers and employes..... | 33,669 88 |
| Taxes..... | 9,116 48 |
| All other expenditures..... | 27,783 80 |
| Total expenditures..... | \$ 368,162 14 |

V. MISCELLANEOUS.

| | |
|--|------------------|
| Fire risks written in 1895..... | \$ 45,126,228 00 |
| Premiums received thereon..... | 491,243 31 |
| Total risks in force December 31, 1895,..... | \$ 53,328,099 00 |
| Total premiums received from commencement to date..... | \$ 7,502,602 46 |
| Total losses paid from commencement to date..... | 3,984,816 68 |
| Excess of premiums over losses..... | \$ 3,517,785 78 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 651,650 00 |
| Premiums received..... | 5,575 11 |
| Losses paid..... | 1,338 18 |
| Losses incurred..... | 1,015 99 |
| Expense..... | 1,906 45 |
| Tax..... | 111 50 |

UNITED STATES BRANCH
OF THE
PALATINE INSURANCE COMPANY (Ld.)
OF MANCHESTER, ENGLAND.

Principal Office 21 Nassau St., New York, N. Y.

(Organized in 1886.)

WM. WOOD, U. S. Manager.

I. ASSETS.

| | |
|--|------------------------|
| Loans secured by mortgages on real estate..... | \$ 50,000 00 |
| Interest due on said mortgage loans..... | 200 00 |
| Market value of bonds and stocks..... | 1,835,151 00 |
| Cash on hand and in bank..... | 567,268 70 |
| Premiums in course of collection..... | 383,616 58 |
| Total admitted assets..... | \$ 2,836,236 28 |

II. LIABILITIES.

| | |
|-------------------------------|------------------------|
| Unpaid losses..... | \$ 341,778 69 |
| Unearned premiums..... | 1,770,738 88 |
| Other liabilities..... | 155,398 24 |
| Total liabilities..... | \$ 2,267,915 81 |
| Net surplus..... | \$ 568,320 47 |

III. INCOME IN 1895.

| | |
|--|------------------------|
| Net cash actually received for premiums..... | \$ 3,045,084 97 |
| Received from interest and dividends..... | 74,107 00 |
| Total income..... | \$ 3,119,191 97 |
| Excess of income over expenditures..... | \$ 279,828 28 |

IV. EXPENDITURES IN 1895.

| | |
|--|------------------------|
| Net amount paid for losses..... | \$ 1,733,174 73 |
| Commissions and brokerage..... | 778,028 02 |
| Salaries of officers and employes..... | 179,504 36 |
| Taxes..... | 45,504 26 |
| All other expenditures..... | 103,652 32 |
| Total expenditures..... | \$ 2,839,863 69 |

V. MISCELLANEOUS.

| | |
|---|--------------------------|
| Fire risks written in 1895..... | \$ 339,742,583 00 |
| Premiums received thereon..... | 3,844,223 93 |
| Total risks in force December 31, 1895..... | \$ 300,241,804 00 |
| Total premiums received from commencement to date..... | \$ 8,827,476 00 |
| Total losses paid from commencement to date..... | 4,989,530 00 |
| Excess of premiums over losses..... | \$ 3,837,946 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,847,634 00 |
| Premiums received..... | 35,244 30 |
| Losses paid..... | 18,157 38 |
| Losses incurred..... | 30,221 88 |
| Expense..... | 12,647 46 |
| Tax..... | 704 88 |

PENNSYLVANIA FIRE INSURANCE COMPANY OF PHILADELPHIA.

Principal Office..... 510 Walnut St., Philadelphia, Pa.

(Organized in 1825.)

R. DALE BENSON, President.

W. GARDNER CROWELL, Sec.

CASH CAPITAL, \$400,000.

I. ASSETS.

| | |
|--|------------------------|
| Value of real estate owned..... | \$ 182,500 00 |
| Loans secured by mortgages on real estate..... | 877,820 00 |
| Interest due on said mortgage loans..... | 11,002 49 |
| Market value of bonds and stocks..... | 2,896,139 00 |
| Loans secured by bonds and stocks as collateral..... | 197,200 00 |
| Cash on hand and in bank..... | 76,971 17 |
| Premiums in course of collection..... | 215,637 66 |
| All other assets..... | 4,052 83 |
| Total admitted assets..... | \$ 4,461,323 15 |

II. LIABILITIES.

| | |
|--|------------------------|
| Capital stock paid up..... | \$ 400,000 00 |
| Unpaid losses..... | 158,259 75 |
| Unearned premiums..... | \$ 1,382,527 12 |
| Amount reclaimable on perpetual policies..... | 782,954 62 |
| Other liabilities..... | 4,000 00 |
| Total liabilities, including capital..... | \$ 2,677,741 49 |
| Net surplus..... | \$ 1,783,581 66 |

III. INCOME IN 1895.

| | |
|--|------------------------|
| Net cash actually received for premiums..... | \$ 1,629,096 15 |
| Received from interest and dividends..... | 185 866 95 |
| Received from rents and all other sources..... | 2,205 69 |
| Total income..... | \$ 1,817,168 79 |
| Excess of income over expenditures..... | \$ 323,048 97 |

IV. EXPENDITURES IN 1895.

| | |
|--|------------------------|
| Net amount paid for losses..... | \$ 829,321 78 |
| Paid dividends..... | 60,000 00 |
| Commissions and brokerage..... | 380,798 74 |
| Salaries of officers and employes..... | 87,028 00 |
| Taxes..... | 37,844 32 |
| All other expenditures..... | 99,126 98 |
| Total expenditures..... | \$ 1,494,119 82 |

V. MISCELLANEOUS.

| | |
|---|--------------------------|
| Perpetual risks written in 1895..... | \$ 2,183,426 00 |
| Premiums received thereon..... | 51,968 18 |
| Fire risks written in 1895..... | 192,225,311 00 |
| Premiums received thereon..... | 2,041,902 77 |
| Total risks in force December 31, 1895, including perpetual..... | \$ 300,586,841 00 |
| Total premiums received from commencement to date..... | \$ 28,442,270 00 |
| Total losses paid from commencement to date..... | \$ 16,037,386 00 |
| Excess of premiums over losses..... | \$ 12,404,884 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 956,841 00 |
| Premiums received..... | 18,021 07 |
| Losses paid..... | 7,778 18 |
| Losses incurred..... | 7,812 76 |
| Expense..... | 3,279 32 |
| Tax..... | 360 42 |

PHENIX INSURANCE COMPANY.

Principal Office.....16 Court St., Brooklyn, N. Y.

(Organized in 1853.)

GEO. P. SHELDON, President.

CHAS. C. LITTLE, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned..... | \$ | 479,000 00 |
| Loans secured by Mortgages on real estate..... | | 120,600 00 |
| Interest due on said mortgage loans..... | | 1,969 95 |
| Market value of bonds and stocks..... | | 3,917,397 50 |
| Cash on hand and in bank..... | | 499,903 67 |
| Premiums in course of collection..... | | 706,344 60 |
| All other assets..... | | 13,828 74 |
| Total admitted assets..... | \$ | 5,739,044 46 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 1,000,000 00 |
| Unpaid losses..... | | 274,929 52 |
| Unearned premiums..... | | 3,614,512 55 |
| Other liabilities..... | | 234,021 25 |
| Total liabilities, including capital..... | \$ | 5,123,463 32 |
| Net Surplus..... | \$ | 615,581 14 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 3,808,913 06 |
| Received from interest and dividends..... | | 166,242 37 |
| Received from rents and all other sources..... | | 15,032 76 |
| Total income..... | \$ | 3,985,188 19 |
| Excess of income over expenditures..... | \$ | 124,368 69 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------------|
| Net amount paid for losses..... | \$ | 2,345,339 16 |
| Paid dividends..... | | 100,000 00 |
| Commissions and brokerage..... | | 651,169 92 |
| Salaries of officers and employes..... | | 306,581 43 |
| Taxes..... | | 77,551 28 |
| All other expenditures..... | | 380,177 71 |
| Total expenditures..... | \$ | 3,860,819 50 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895..... | \$ | 435,544,687 00 |
| Premiums received thereon..... | | 5,444,300 92 |
| Total risks in force December 31, 1895..... | \$ | 578,554,039 00 |
| Total premiums received from commencement to date..... | \$ | 101,542,724 69 |
| Total losses paid from commencement to date..... | | 52,510,918 19 |
| Excess of premiums over losses..... | \$ | 49,031,805 90 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 2,350,777 00 |
| Premiums received..... | | 44,376 52 |
| Losses paid..... | | 14,010 98 |
| Losses incurred..... | | 14,257 75 |
| Expense..... | | 12,809 98 |
| Tax..... | | 887 53 |

UNITED STATES BRANCH
OF THE
PHENIX ASSURANCE COMPANY,
OF LONDON, ENGLAND.

Principal Office 37 Liberty St., New York.

(Organized in 1782.)

A. D. IRVING, U. S. Manager.

I. ASSETS.

| | |
|--|--------------|
| Market value of bonds and stocks | 1,757,485 00 |
| Cash on hand and in banks | 673,292 72 |
| Premiums in course of collection | 217,929 78 |
| All other assets | 7,208 33 |
| Total admitted assets | 2,655,915 83 |

II. LIABILITIES.

| | |
|-------------------------|--------------|
| Unpaid losses | 239,178 00 |
| Unearned premiums | 1,511,377 15 |
| Other liabilities | 149,640 92 |
| Total liabilities | 1,900,196 07 |
| Net surplus | 755,719 76 |

III. INCOME IN 1895.

| | |
|---|--------------|
| Net cash actually received for premiums | 2,043,397 26 |
| Received from interest and dividends | 68,238 04 |
| Total income | 2,111,635 30 |
| Excess of income over expenditures | 278,153 43 |

IV. EXPENDITURES IN 1895.

| | |
|---|--------------|
| Net amount paid for losses | 1,160,124 88 |
| Commissions and brokerage | 384,246 18 |
| Salaries of officers and employes | 108,882 61 |
| Taxes | 47,194 26 |
| All other expenditures | 133,033 94 |
| Total expenditures | 1,833,481 87 |

V. MISCELLANEOUS.

| | |
|---|----------------|
| Fire risks written in 1895 | 370,207 264 00 |
| Premiums received thereon | 3,497,754 06 |
| Total risks in force December 31, 1895 | 297,321,742 00 |
| Total premiums received from commencement to date | 23,358,980 60 |
| Total losses paid from commencement to date | 14,602,191 17 |
| Excess of premiums over losses | 8,756,789 43 |

BUSINESS IN COLORADO IN 1895.

| | |
|-------------------------|------------|
| Risks written | 617,937 34 |
| Premiums received | 11,640 95 |
| Losses paid | 2,747 74 |
| Losses incurred | 7,315 00 |
| Expense | 2,012 42 |
| Tax | 232 82 |

PHENIX INSURANCE COMPANY.

Principal Office..... 64 Pearl St., Hartford, Conn.

(Organized in 1854.)

D. W. C. SKILTON, President. GEORGE H. BURDICK, Secretary.

CASH CAPITAL, \$2,000,000.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned..... | \$ | 476,917 68 |
| Loans secured by mortgages on real estate | | 225,340 29 |
| Interest due on said mortgage loans..... | | 10,025 09 |
| Market value of bonds and stocks..... | | 3,862,283 00 |
| Loans secured by bonds and stocks as collateral..... | | 31,700 00 |
| Cash on hand and in bank..... | | 169,040 12 |
| Premiums in course of collection..... | | 443,176 87 |
| Interest due and accrued..... | | 5,064 76 |
| All other assets..... | | 22 971 87 |
| Total admitted assets | \$ | 5,246,519 68 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 2,000,000 00 |
| Unpaid losses..... | | 342,441 43 |
| Unearned premiums | | 2,479,134 84 |
| Total liabilities, including capital..... | \$ | 4,821,576 27 |
| Net surplus..... | \$ | 424,943 41 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 3,352,150 39 |
| Received from interest and dividends | | 200,106 58 |
| Received from rents and all other sources..... | | 33,523 69 |
| Total income..... | \$ | 3,585,780 66 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------------|
| Net amount paid for losses..... | \$ | 2,417,841 48 |
| Paid dividends | | 280,000 00 |
| Commissions and brokerage | | 549,619 73 |
| Salaries of officers and employes..... | | 190,714 35 |
| Taxes..... | | 78,130 23 |
| All other expenditures | | 338,982 98 |
| Total expenditures | \$ | 3,855,288 77 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895 | \$ | 335,332,492 00 |
| Premiums received thereon | | 3,949,679 54 |
| Total risks in force December 31, 1895..... | \$ | 429,635,996 00 |
| Total premiums received from commencement to date..... | \$ | 62,184,881 24 |
| Total losses paid from commencement to date..... | | 38,047,470 01 |
| Excess of premiums over losses..... | \$ | 24,137,411 23 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 1,772,163 00 |
| Premiums received..... | | 27,999 49 |
| Losses paid | | 13,143 86 |
| Losses incurred | | 11,821 52 |
| Expense | | 4,199 91 |
| Tax..... | | 559 98 |

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Principal Office Providence, R. I.

(Organized in 1799.)

J. H. DeWOLF, President.

E. L. WATSON, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

| | |
|---------------------------------------|-----------------|
| Market value of bonds and stocks..... | \$ 1,186,340 00 |
| Cash on hand and in bank..... | 66,109 21 |
| Premiums in course of collection..... | 178,221 41 |
| All other assets..... | 48,610 33 |
| Total admitted assets..... | \$ 1,479,280 95 |

II. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 400,000 00 |
| Unpaid losses..... | 111,400 06 |
| Unearned premiums..... | 720,475 09 |
| Other liabilities..... | 41,737 83 |
| Total liabilities, including capital..... | \$ 1,273,612 98 |
| Net surplus..... | \$ 205,667 97 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,235,321 79 |
| Received from interest and dividends..... | 44,605 60 |
| Total income..... | \$ 1,279,927 89 |
| Excess of income over expenditures..... | \$ 100,362 47 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 745,886 53 |
| Paid dividends..... | 32,000 00 |
| Commissions and brokerage..... | 226,515 29 |
| Salaries of officers and employes..... | 82,556 79 |
| Taxes..... | 24,947 23 |
| All other expenditures..... | 67,659 08 |
| Total expenditures..... | \$ 1,179,564 92 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 110,592,340 00 |
| Premiums received thereon..... | 1,151,918 73 |
| Marine and inland risks written in 1895..... | 98,844,150 00 |
| Premiums received thereon..... | 481,536 02 |
| Total risks in force December 31, 1895..... | \$ 119,876,912 00 |
| Total premiums received from commencement to date..... | \$ 25,841,077 83 |
| Total losses paid from commencement to date..... | 15,285,010 15 |
| Excess of premiums over losses..... | \$ 10,586,067 68 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,255,929 00 |
| Premiums received..... | 22,005 20 |
| Losses paid..... | 13,767 93 |
| Losses incurred..... | 12,520 75 |
| Expense..... | 7,833 25 |
| Tax..... | 440 10 |

UNITED STATES BRANCH
OF
PRUSSIAN NATIONAL INSURANCE COMPANY,
OF SETTIN, GERMANY.

Principal office 315 Dearborn St., Chicago, Ill.

(Organized in 1845.)

THEO. W. LETTON, U. S. Manager.

I. ASSETS.

| | | |
|---------------------------------------|----|------------|
| Value of real estate owned..... | \$ | 800 00 |
| Market value of bonds and stocks..... | | 600,287 50 |
| Cash on hand and in bank..... | | 58,224 60 |
| Premiums in course of collection..... | | 106,057 76 |
| All other assets..... | | 21,043 18 |
| Total admitted assets..... | \$ | 786,413 04 |

II. LIABILITIES.

| | | |
|------------------------|----|------------|
| Unpaid losses..... | \$ | 65,389 72 |
| Unearned premiums..... | | 333,154 22 |
| Other liabilities..... | | 41,216 89 |
| Total liabilities..... | \$ | 439,760 83 |
| Net surplus..... | \$ | 346,652 21 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 463,137 55 |
| Received from rents and all other sources..... | | 25,163 09 |
| Total income..... | \$ | 488,300 64 |
| Excess of income over expenditures..... | \$ | 14,743 21 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 282,622 46 |
| Commissions and brokerage..... | | 101,781 98 |
| Salaries of officers and employes..... | | 47,994 04 |
| Taxes..... | | 10,150 86 |
| All other expenditures..... | | 31,008 09 |
| Total expenditures..... | \$ | 473,557 43 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Fire risks written in 1895..... | \$ | 48,846,436 00 |
| Premiums received thereon..... | | 623,404 22 |
| Marine and inland risks written in 1895..... | | 238,629 00 |
| Premiums received thereon..... | | 7,104 67 |
| Total risks in force December 31, 1895..... | \$ | 48,531,364 00 |
| Total premiums received from commencement to date..... | \$ | 2,386,741 66 |
| Total losses paid from commencement to date..... | | 1,352,020 91 |
| Excess of premiums over losses..... | \$ | 1,034,720 75 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 1,007,046 17 |
| Premiums received..... | | 18,118 09 |
| Losses paid..... | | 4,859 34 |
| Losses incurred..... | | 7,359 34 |
| Expense..... | | 6,444 47 |
| Tax..... | | 362 36 |

QUEEN INSURANCE COMPANY OF AMERICA.

Principal Office.....49 Cedar St., New York.

(Organized in 1891.)

J. A. MacDonald, President.

G. W. BURCHELL, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

| | | | |
|---------------------------------------|----|-----------|----|
| Value of real estate owned..... | \$ | 25,000 | 00 |
| Market value of bonds and stocks..... | | 3,363,698 | 86 |
| Cash on hand and in bank..... | | 314,629 | 45 |
| Premiums in course of collection..... | | 290,028 | 02 |
| All other assets..... | | 46,230 | 13 |
| Total admitted assets..... | \$ | 4,039,586 | 46 |

II. LIABILITIES.

| | | | |
|---|----|-----------|--------|
| Capital stock paid up..... | \$ | 500,000 | 00 |
| Unpaid losses..... | | 227,307 | 84 |
| Unearned premiums..... | | 1,633,736 | 96 |
| Other liabilities..... | | 99,618 | 52 |
| Total liabilities, including capital..... | \$ | 2,520,663 | 32 |
| Net surplus..... | \$ | 1,518 | 923 14 |

III. INCOME IN 1895.

| | | | |
|--|----|-----------|----|
| Net cash actually received for premiums..... | \$ | 2,153,140 | 36 |
| Received from interest and dividends..... | | 122,714 | 66 |
| Total income..... | \$ | 2,276,155 | 02 |
| Excess of income over expenditures..... | \$ | 367,945 | 44 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 1,190,951 | 95 |
| Paid dividends..... | | 50,000 | 00 |
| Commissions and brokerage..... | | 324,178 | 98 |
| Salaries of officers and employes..... | | 166,150 | 82 |
| Taxes..... | | 50,482 | 21 |
| All other expenditures..... | | 126,445 | 62 |
| Total expenditures..... | \$ | 1,908,209 | 58 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 229,021,026 | 00 |
| Premiums received thereon..... | | 2,668,614 | 89 |
| Total risks in force December 31, 1895..... | \$ | 290,623,086 | 00 |
| Total premiums received from commencement to date..... | \$ | 10,051,610 | 30 |
| Total losses paid from commencement to date..... | | 5,471,971 | 14 |
| Excess of premiums over losses..... | \$ | 4,579,639 | 16 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|-----------|----|
| Risks written..... | \$ | 1,044,184 | 00 |
| Premiums received..... | | 16,375 | 46 |
| Losses paid..... | | 5,864 | 91 |
| Losses incurred..... | | 7,594 | 60 |
| Expense..... | | 3,220 | 57 |
| Tax..... | | 327 | 50 |

RELiance INSURANCE COMPANY.

Principal Office.....429 Walnut St., Philadelphia, Pa.

(Organized in 1841.)

WM. CHUBB, President.

CHAS. J. WISTER, Jr., Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

| | |
|--|---------------|
| Value of real estate owned..... | \$ 90,600 00 |
| Loans secured by mortgages on real estate..... | 221,260 00 |
| Interest due on said mortgage loans..... | 2,630 80 |
| Market value of bonds and stocks..... | 564,915 00 |
| Cash on hand and in bank..... | 27,245 98 |
| Premiums in course of collection..... | 46,328 51 |
| All other assets..... | 916 50 |
| Total admitted assets..... | \$ 953,896 79 |

II. LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 300,000 00 |
| Unpaid losses..... | 39,998 31 |
| Unearned premiums..... | 237,839 87 |
| Amount reclaimable on perpetual policies..... | 132,642 38 |
| Other liabilities..... | 9,256 35 |
| Total liabilities, including capital..... | \$ 719,736 91 |
| Net surplus..... | \$ 234,159 88 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 309,266 71 |
| Received from interest and dividends..... | 35,542 29 |
| Received from rents and all other sources..... | 1,135 19 |
| Total income..... | \$ 345,944 19 |
| Excess of income over expenditures..... | \$ 53,659 36 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 149,552 69 |
| Paid dividends..... | 18,000 00 |
| Commissions and brokerage..... | 75,340 69 |
| Salaries of officers and employes..... | 25,637 31 |
| Taxes..... | 7,983 10 |
| All other expenditures..... | 15,771 04 |
| Total expenditures..... | \$ 292,284 83 |

MISCELLANEOUS.

| | |
|--|------------------|
| Perpetual risks written in 1895..... | \$ 5,273,994 00 |
| Premiums received thereon..... | 143,397 17 |
| Fire risks written in 1895..... | 36,788,567 00 |
| Premiums received thereon..... | 400,134 10 |
| Total risks in force December 31, 1895..... | \$ 38,733,141 00 |
| Total premiums received from commencement to date..... | \$ 4,043,653 00 |
| Total losses paid from commencement to date..... | 2,504,773 00 |
| Excess of premiums over losses..... | \$ 1,538,880 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 284,220 00 |
| Premiums received..... | 2,127 57 |
| Losses paid..... | 1,192 51 |
| Losses incurred..... | 2,642 51 |
| Expense..... | 81 8 47 |
| Tax..... | 42 55 |

UNITED STATES BRANCH
OF THE
ROYAL EXCHANGE ASSURANCE COMPANY,
OF LONDON, ENGLAND.

Principal Office.....San Francisco, California.

(Organized in 1720.)

ROBERT DICKSON, Manager.

I. ASSETS.

| | |
|---------------------------------------|---------------|
| Market value of stocks and bonds..... | \$ 327,800 00 |
| Cash on hand and in bank..... | 2,859 22 |
| Premiums in course of collection..... | 37,752 68 |
| All other assets..... | 4,880 21 |
| Total admitted assets..... | \$ 372,792 11 |

II. LIABILITIES.

| | |
|---|---------------|
| Unpaid losses..... | \$ 17,836 00 |
| Unearned premiums..... | 127,534 05 |
| Other liabilities..... | 7,879 55 |
| Total liabilities, including deposit..... | \$ 353,249 60 |
| Net surplus..... | \$ 19,542 51 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 166,151 67 |
| Received from interest and dividends..... | 11,584 00 |
| Total income..... | \$ 117,735 67 |
| Excess of income over expenditures..... | \$ 67,056 49 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 73,447 04 |
| Commissions and brokerage..... | 38,144 33 |
| Salaries of officers and employes..... | 12,976 00 |
| Taxes..... | 2,838 50 |
| All other expenditures..... | 23,273 31 |
| Total expenditures..... | \$ 150,679 18 |

V. MISCELLANEOUS.

| | |
|--|------------------|
| Fire risks written in 1895..... | \$ 19,666,415 00 |
| Premiums received thereon..... | 233,759 38 |
| Total risks in force December 31, 1895..... | \$ 18,920,507 00 |
| Total premiums received from commencement to date..... | \$ 650,069 00 |
| Total losses paid from commencement to date..... | 225,941 00 |
| Excess of premiums over losses..... | \$ 454,128 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,282,928 00 |
| Premiums received..... | 18,612 80 |
| Losses paid..... | 6,483 21 |
| Losses incurred..... | 6,483 21 |
| Expense..... | 6,336 39 |
| Tax..... | 372 25 |

UNITED STATES BRANCH
OF THE
ROYAL INSURANCE COMPANY,
OF LIVERPOOL, ENGLAND.

Law Bros., Managers for Western Department, Chicago, Ill.

(Organized in 1845.)

I. ASSETS.

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 1 756,156 24 |
| Loans secured by mortgages on real estate..... | 291,000 00 |
| Interest due on said mortgage loans..... | 1,234 99 |
| Market value of bonds and stocks..... | 1,212,165 00 |
| Cash on hand and in bank..... | 478,556 83 |
| Premiums in course of collection..... | 656,984 27 |
| All other assets..... | 28,845 78 |
| Total admitted assets..... | \$ 7,454,943 11 |

II. LIABILITIES.

| | |
|---|-----------------|
| Unpaid losses..... | \$ 505,851 77 |
| Unearned premiums..... | 4,065,985 12 |
| Amount reclaimable on perpetual policies..... | 217,623 61 |
| Other liabilities..... | 454,308 78 |
| Total liabilities, including capital..... | \$ 5,243,769 28 |
| Net surplus..... | \$ 2,211,173 83 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 4,875,372 96 |
| Received from interest and dividends..... | 202,361 69 |
| Received from rents and all other sources..... | 59,826 92 |
| Total income..... | \$ 5,137,561 57 |
| Excess of income over expenditures..... | \$ 868,519 08 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 2,723,861 72 |
| Commissions and brokerage..... | 841,284 11 |
| Salaries of officers and employes..... | 324,178 80 |
| Taxes..... | 124,151 17 |
| All other expenditures..... | 255,566 69 |
| Total expenditures..... | \$ 4,269,042 49 |

V. MISCELLANEOUS.

| | |
|---|-------------------|
| Perpetual risks written in 1895..... | \$ 8,981,848 64 |
| Premiums received thereon..... | 9,166 63 |
| Fire risks written in 1895..... | 682,955,956 07 |
| Premiums received thereon..... | 6,454,560 79 |
| Total risks in force December 31, 1895..... | \$ 780,681,791 04 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 2,213,224 56 |
| Premiums received..... | 36,877 65 |
| Losses paid..... | 12,230 66 |
| Losses incurred..... | 10,442 46 |
| Expense..... | 7,542 57 |
| Tax..... | 737 55 |

UNITED STATES BRANCH
OF THE
SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY.

OF EDINBURGH, SCOTLAND.

Principal Office197 Asylum St., Hartford, Conn.

(Organized in 1824.)

MARTIN BENNETT, Manager.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned..... | \$ | 34,389 94 |
| Loans secured by mortgages on real estate..... | | 1,465,689 68 |
| Interest due on said mortgage loans..... | | 26,810 30 |
| Market value of bonds and stocks..... | | 1,241,155 05 |
| Cash on hand and in bank..... | | 287,164 24 |
| Premiums in course of collection..... | | 253,596 70 |
| All other assets..... | | 14,715 76 |
| Total admitted assets..... | \$ | 3,323,521 67 |

II. LIABILITIES.

| | | |
|------------------------|----|--------------|
| Unpaid losses..... | \$ | 189,245 00 |
| Unearned premiums..... | | 1,138,253 93 |
| Other liabilities..... | | 123,525 25 |
| Total liabilities..... | \$ | 1,451,024 18 |
| Net surplus..... | \$ | 1,872,497 49 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 1,528,797 45 |
| Received from interest and dividends..... | | 113,458 59 |
| Total income..... | \$ | 1,642,256 04 |
| Excess of income over expenditures..... | \$ | 349,987 14 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------------|
| Net amount paid for losses..... | \$ | 809,379 99 |
| Commissions and brokerage..... | | 258,224 19 |
| Salaries of officers and employes..... | | 69,813 66 |
| Taxes..... | | 44,019 33 |
| All other expenditures..... | | 110,831 73 |
| Total expenditures..... | \$ | 1,292,268 90 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895..... | \$ | 286,473,800 00 |
| Premiums received thereon..... | | 2,873,258 75 |
| Total risks in force December 31, 1895..... | \$ | 289,679,371 00 |
| Total premiums received from commencement to date..... | \$ | 10,224,776 21 |
| Total losses paid from commencement to date..... | | 5,623,534 12 |
| Excess of premiums over losses..... | \$ | 4,601,242 09 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 1,295,524 00 |
| Premiums received..... | | 25,679 12 |
| Losses paid..... | | 8,171 25 |
| Losses incurred..... | | 13,955 78 |
| Expense..... | | 7,179 63 |
| Tax..... | | 513 58 |

SOUTHERN INSURANCE COMPANY.

Principal Office New Orleans, La.

(Organized in 1882.)

ERNEST MITTENBERGER, President.

SCOTT McGEHEE, Sec.

CASH CAPITAL, \$300,000.

I. ASSETS.

| | | |
|--|----|------------|
| Value of real estate owned..... | \$ | 26,659 87 |
| Market value of bonds and stocks..... | | 306,750 00 |
| Loans secured by bonds and stocks as collateral..... | | 1,600 00 |
| Cash on hand and in bank..... | | 93,936 09 |
| Premiums in course of collection..... | | 60,530 96 |
| All other assets..... | | 2,000 00 |
| Total admitted assets..... | \$ | 491,476 92 |

II. LIABILITIES.

| | | |
|---|----|------------|
| Capital stock paid up..... | \$ | 306,000 00 |
| Unpaid losses..... | | 29,833 00 |
| Unearned premiums..... | | 125,491 23 |
| Other liabilities..... | | 935 12 |
| Total liabilities, including capital..... | \$ | 456,259 35 |
| Net surplus..... | \$ | 35,217 57 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 319,252 61 |
| Received from interest and dividends..... | | 28,054 11 |
| Total income..... | \$ | 347,306 72 |
| Excess of income over expenditures..... | \$ | 10,619 57 |

IV. EXPENDITURES IN 1895.

| | | |
|---|----|------------|
| Net amount paid for losses..... | \$ | 207,166 55 |
| Paid dividends..... | | 23,760 00 |
| Commissions and brokerage..... | | 53,688 97 |
| Salaries of officers and employees..... | | 23,610 45 |
| Taxes..... | | 9,758 11 |
| All other expenditures..... | | 18,703 07 |
| Total expenditures..... | \$ | 336,687 15 |

V. MISCELLANEOUS

| | | |
|--|----|---------------|
| Fire risks written in 1895..... | \$ | 23,895 546 00 |
| Premiums received thereon..... | | 407,692 51 |
| Marine and inland risks written in 1895..... | | 2,918,360 00 |
| Premiums received thereon..... | | 11,263 59 |
| Total risks in force December 31, 1895..... | \$ | 12,916,880 00 |
| Total premiums received from commencement to date..... | \$ | 5,305,596 10 |
| Total losses paid from commencement to date..... | | 2,434,557 13 |
| Excess of premiums over losses..... | \$ | 2,871,038 97 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 201,258 00 |
| Premiums received..... | | 4,142 34 |
| Losses paid..... | | 3,535 55 |
| Losses incurred..... | | 4,966 55 |
| Expense..... | | 1,488 73 |
| Tax..... | | 82 84 |

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Principal Office.....Springfield, Mass.

(Organized in 1849.)

A. W. DAMON, President.

S. J. HALL, Secretary.

CASH CAPITAL, \$1,500,000.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned..... | \$ | 134,000 00 |
| Loans secured by mortgages on real estate..... | | 521,725 00 |
| Interest due on said mortgage loans..... | | 14,325 77 |
| Market value of bonds and stocks..... | | 2,665,772 00 |
| Loans secured by bonds and stocks as collateral..... | | 57,096 20 |
| Cash on hand and in bank..... | | 187,193 14 |
| Premiums in course of collection..... | | 239,461 01 |
| All other assets..... | | 25,572 05 |
| Total admitted assets..... | \$ | 3,845,145 17 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 1,500,000 00 |
| Unpaid losses..... | | 184,311 26 |
| Unearned premiums..... | | 1,510,305 23 |
| Other Liabilities..... | | 35,919 10 |
| Total liabilities, including capital..... | \$ | 3,230,535 59 |
| Net surplus..... | \$ | 614,609 58 |

III. INCOME IN 1895.

| | | |
|--|----|--------------|
| Net cash actually received for premiums..... | \$ | 2,039,141 40 |
| Received from interest and dividends..... | | 145,096 87 |
| Received from rents and all other sources..... | | 4,838 98 |
| Total income..... | \$ | 2,189,077 25 |
| Excess of income over expenditures..... | \$ | 287,876 62 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|--------------|
| Net amount paid for losses..... | \$ | 1,113,354 07 |
| Paid dividends..... | | 150,000 00 |
| Commissions and brokerage..... | | 1298,239 78 |
| Salaries of officers and employes..... | | 83,712 00 |
| Taxes..... | | 62,167 47 |
| All other expenditures..... | | 193,727 31 |
| Total expenditures..... | \$ | 1,901,200 63 |

V. MISCELLANEOUS.

| | | |
|--|----|----------------|
| Fire risks written in 1895..... | \$ | 170,125,800 00 |
| Premiums received thereon..... | | 2,381,762 43 |
| Total risks in force December 31, 1895..... | \$ | 261,912,637 00 |
| Total premiums received from commencement to date..... | \$ | 36,395,837 96 |
| Total losses paid from commencement to date..... | \$ | 22,549,644 94 |
| Excess of premiums over losses..... | \$ | 13,846,193 02 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 1,387,076 00 |
| Premiums received..... | | 27,271 11 |
| Losses paid..... | | 7,199 26 |
| Losses incurred..... | | 6,194 37 |
| Expense..... | | 8,157 78 |
| Tax..... | | 545 42 |

SPRING GARDEN INSURANCE COMPANY.

Principal Office.....431 Walnut St., Philadelphia, Pa.

(Organized in 1835.)

CHARLES ROBERTS, President.

CLARENCE E. PORTER, Sec.

CASH CAPITAL, \$400,000.

I. ASSETS.

| | |
|--|------------------------|
| Value of real estate owned..... | \$ 338,800 00 |
| Loans secured by mortgages on real estate..... | 190,150 00 |
| Interest due on said mortgage loans..... | 3,952 02 |
| Market value of bonds and stocks..... | 703,666 00 |
| Loans secured by bonds and stocks as collateral..... | 25,500 00 |
| Cash on hand and in bank..... | 30,444 68 |
| Premiums in course of collection..... | 61,581 95 |
| All other assets..... | 3,090 64 |
| Total admitted assets..... | \$ 1,357,185 29 |

II. LIABILITIES.

| | |
|--|------------------------|
| Capital stock paid up..... | \$ 400,000 00 |
| Unpaid losses..... | 49,312 24 |
| Unearned premiums..... | 348,981 91 |
| Amount reclaimable on perpetual policies..... | 377,006 49 |
| Other liabilities..... | 4,424 58 |
| Total liabilities, including capital..... | \$ 1,179,725 22 |
| Net surplus..... | \$ 177,460 07 |

III. INCOME IN 1895.

| | |
|--|----------------------|
| Net cash actually received for premiums..... | \$ 457,958 27 |
| Received from interest and dividends..... | 46,146 47 |
| Other sources..... | 4,360 35 |
| Total income..... | \$ 508,465 09 |
| Excess of income over expenditures..... | \$ 73,303 79 |

IV. EXPENDITURES IN 1895.

| | |
|--|----------------------|
| Net amount paid for losses..... | \$ 229,477 91 |
| Paid dividends..... | 32,000 00 |
| Commissions and brokerage..... | 102,237 13 |
| Salaries of officers and employes..... | 18,277 24 |
| Taxes..... | 18,605 71 |
| All other expenditures..... | 34,558 40 |
| Total expenditures..... | \$ 435,156 39 |

V. MISCELLANEOUS.

| | |
|---|-------------------------|
| Perpetual risks written in 1895..... | \$ 332,111 35 |
| Premiums received thereon..... | 9,936 03 |
| Fire risks written in 1895..... | 66,708,079 39 |
| Premiums received thereon..... | 677,671 85 |
| Total risks in force December 31, 1895..... | \$ 80,638,092 90 |
| Total losses paid from commencement to date..... | \$ 3,765,262 54 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 724,140 00 |
| Premiums received..... | 7,616 05 |
| Losses paid..... | 1,933 78 |
| Losses incurred..... | 2,576 86 |
| Expense..... | 3,153 23 |
| Tax..... | 152 32 |

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Principal Office..... St. Paul, Minn.

(Organized in 1865.)

C. H. BIGELOW, President.

A. W. PERRY, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

| | | | |
|---|----|-----------|----|
| Value of real estate owned..... | \$ | 458,827 | 19 |
| Loans secured by mortgages on real estate | | 508,849 | 93 |
| Market value of bonds and stocks..... | | 613,430 | 00 |
| Loans secured by mortgages on real estate..... | | 249,516 | 03 |
| Cash on hand and in bank..... | | 116,322 | 91 |
| Premiums in course of collection..... | | 190,110 | 37 |
| All other assets..... | | 27,863 | 01 |
| Total admitted assets..... | \$ | 2,164,959 | 44 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 500,000 | 00 |
| Unpaid losses | | 119,052 | 12 |
| Unearned premiums | | 885,933 | 64 |
| Other liabilities..... | | 28,516 | 55 |
| Total liabilities, including capital..... | \$ | 1,533,502 | 31 |
| Net surplus..... | \$ | 631,457 | 13 |

III. INCOME IN 1895.

| | | | |
|--|----|-----------|----|
| Net cash actually received for premiums | \$ | 1,315,808 | 56 |
| Received from interest and dividends..... | | 105,570 | 24 |
| Received from rents and all other sources..... | | 8,492 | 53 |
| Total income..... | \$ | 1,429,871 | 33 |
| Excess of income over expenditures | \$ | 122,487 | 05 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 800,865 | 48 |
| Paid dividends..... | | 50,000 | 00 |
| Commissions and brokerage | | 283,307 | 33 |
| Salaries of officers and employes..... | | 63,553 | 43 |
| Taxes..... | | 27,581 | 61 |
| All other expenditures..... | | 82,076 | 43 |
| Total expenditures | \$ | 1,307,384 | 28 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895 | \$ | 91,698,308 | 00 |
| Premiums received thereon | | 1,375,145 | 53 |
| Marine and inland risks written in 1895..... | | 20,338,594 | 00 |
| Premiums received thereon | | 223,183 | 79 |
| Total risks in force December 31, 1895..... | \$ | 128,981,178 | 00 |
| Total premiums received from commencement to date..... | \$ | 19,741,523 | 38 |
| Total losses paid from commencement to date..... | | 12,568,549 | 71 |
| Excess of premiums over losses..... | \$ | 7,172,973 | 67 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 261,909 | 00 |
| Premiums received..... | | 13,063 | 96 |
| Losses paid | | 4,563 | 22 |
| Losses incurred | | 7,068 | 22 |
| Expense | | 5,222 | 96 |
| Tax | | 261 | 28 |

UNITED STATES BRANCH
OF THE
SUN INSURANCE OFFICE.

OF LONDON, ENGLAND.

Principal Office..... 54 Pine St., New York, N. Y.

(Organized in 1710.)

J. J. GUILÉ, U. S. Manager.

I. ASSETS.

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 270,000 00 |
| Loans secured by mortgages on real estate..... | 203,000 00 |
| Interest due on said mortgage loans..... | 1,975 83 |
| Market value of bonds and stocks..... | 1,511,810 00 |
| Cash on hand and in bank..... | 179,134 08 |
| Premiums in course of collection..... | 287,018 07 |
| All other assets..... | 26,509 74 |
| Total admitted assets..... | \$ 2,479,447 72 |

II. LIABILITIES.

| | |
|------------------------|-----------------|
| Unpaid losses..... | \$ 170,108 75 |
| Unearned premiums..... | 1,413,057 78 |
| Other liabilities..... | 69,788 13 |
| Total liabilities..... | \$ 1,652,954 66 |
| Net surplus..... | \$ 826,493 06 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,591,465 05 |
| Received from interest and dividends..... | 81,383 01 |
| Received from rents and all other sources..... | 9,820 25 |
| Total income..... | \$ 1,682,668 31 |
| Excess of income over expenditures..... | \$ 206,327 19 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 310,625 57 |
| Commissions and brokerage..... | 288,075 02 |
| Salaries of officers and employes..... | 78,784 32 |
| Taxes..... | 35,253 72 |
| All other expenditures..... | 163,601 89 |
| Total expenditures..... | \$ 1,476,341 12 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 199,416,066 00 |
| Premiums received thereon..... | 2,066,403 14 |
| Total risks in force December 31, 1895..... | \$ 301,110,917 00 |
| Total premiums received from commencement to date..... | \$ 18,921,604 97 |
| Total losses paid from commencement to date..... | 12,289,248 69 |
| Excess of premiums over losses..... | \$ 6,632,356 28 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,396,225 00 |
| Premiums received..... | 20,340 52 |
| Losses paid..... | 12,606 31 |
| Losses incurred..... | 12,548 71 |
| Expense..... | 4,728 05 |
| Tax..... | 406 81 |

STANDARD MUTUAL FIRE INSURANCE COMPANY.

Principal Office.....24 Central St., Boston, Mass.

(Organized in 1894.)

WM. B. SEWALL, President.

JAMES B. ALDEN, Secretary.

I. ASSETS.

| | | | |
|--|----|--------|----|
| Market value of bonds and stocks..... | \$ | 16,356 | 25 |
| Loans secured by bonds and stocks as collateral..... | | 500 | 00 |
| Cash on hand and in bank..... | | 3,971 | 59 |
| Premiums in course of collection..... | | 13,886 | 01 |
| Interest due and accrued..... | | 207 | 40 |
| Total admitted assets | \$ | 34,921 | 25 |

II. LIABILITIES.

| | | | |
|-------------------------|----|--------|----|
| Unpaid losses..... | \$ | 4,104 | 92 |
| Unearned premiums..... | | 23,965 | 58 |
| Other liabilities..... | | 3,651 | 90 |
| Total liabilities | \$ | 31,722 | 40 |
| Net surplus..... | \$ | 3,198 | 85 |

III. INCOME IN 1895.

| | | | |
|--|----|--------|----|
| Net cash actually received for premiums..... | \$ | 49,449 | 84 |
| Received from interest and dividends..... | | 420 | 69 |
| Received from rents and all other sources..... | | 351 | 97 |
| Total income..... | \$ | 50,222 | 50 |
| Excess of income over expenditures..... | \$ | 3,957 | 98 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|--------|----|
| Net amount paid for losses..... | \$ | 28,373 | 70 |
| Commissions and brokerage..... | | 6,189 | 27 |
| Salaries of officers and employes..... | | 9,699 | 78 |
| Taxes..... | | 577 | 50 |
| All other expenditures..... | | 1,424 | 27 |
| Total expenditures..... | \$ | 46,264 | 52 |

V. MISCELLANEOUS.

| | | | |
|---|----|-----------|----|
| Fire risks written in 1895..... | \$ | 5,092,872 | 00 |
| Premiums received thereon..... | | 74,333 | 12 |
| Total risks in force December 31, 1895..... | \$ | 3,111,215 | 00 |
| Total premiums received from commencement to date | \$ | 113,811 | 18 |
| Total losses paid from commencement to date..... | | 33,108 | 39 |
| Excess of premiums over losses..... | \$ | 80,702 | 79 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|--------|----|
| Risks written..... | \$ | 15,525 | 00 |
| Premiums received..... | | 226 | 40 |
| Tax..... | | 4 | 52 |

UNITED STATES BRANCH
OF THE
TRANSATLANTIC FIRE INSURANCE COMPANY.
OF HAMBURG, GERMANY.

Principal Office..... Chicago, Ill.

(Organized in 1872.)

ADOLPH LOEH, U. S. Manager.

I. ASSETS.

| | |
|--|---------------|
| Market value of bonds and stocks..... | \$ 577,660 00 |
| Loans secured by bonds and stocks as collateral..... | 20,000 00 |
| Cash on hand and in bank..... | 21,824 46 |
| Premiums in course of collection..... | 84,652 86 |
| Total admitted assets..... | \$ 704,137 32 |

II. LIABILITIES.

| | |
|------------------------|---------------|
| Unpaid losses..... | \$ 74,296 82 |
| Unearned premiums..... | 261,167 29 |
| Other liabilities..... | 23,530 96 |
| Total liabilities..... | \$ 358,995 07 |
| Net surplus..... | \$ 345,142 25 |

III. INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 418,466 79 |
| Received from interest and dividends..... | 20,417 15 |
| Total income..... | \$ 438,883 94 |
| Excess of income over expenditures..... | 42,362 99 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 220,739 85 |
| Commissions and brokerage..... | 132,500 27 |
| Salaries of officers and employes..... | 25,217 81 |
| Taxes..... | 2,386 04 |
| All other expenditures..... | 15,676 98 |
| Total expenditures..... | \$ 396,520 95 |

V. MISCELLANEOUS.

| | |
|--|------------------|
| Fire risks written in 1895..... | \$ 45,296,570 00 |
| Premiums received thereon..... | 587,555 78 |
| Total risks in force December 31, 1895..... | \$ 38,215,718 00 |
| Total premiums received from commencement to date..... | \$ 4,970,743 71 |
| Total losses paid from commencement to date..... | 3,055,343 71 |
| Excess of premiums over losses..... | \$ 1,915,400 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 667,043 00 |
| Premiums received..... | 11,402 20 |
| Losses paid..... | 1,406 38 |
| Losses incurred..... | 1,767 43 |
| Expense..... | 4,383 42 |
| Tax..... | 228 04 |

TEUTONIA INSURANCE COMPANY.

Principal Office.....New Orleans, La.

(Organized in 1871.)

ALBERT P. NOLL, President.

GEO. MEYER, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

| | | |
|--|----|------------|
| Value of real estate owned | \$ | 40,000 00 |
| Loans secured by mortgages on real estate..... | | 12,850 00 |
| Market value of bonds and stocks..... | | 411,675 00 |
| Cash on hand and in bank..... | | 53,528 70 |
| Premiums in course of collection..... | | 61,766 77 |
| Total admitted assets..... | \$ | 579,820 47 |

III. LIABILITIES.

| | | |
|---|----|------------|
| Capital stock paid up..... | \$ | 250,000 00 |
| Unpaid losses | | 17,265 30 |
| Unearned premiums | | 155,955 94 |
| Other liabilities..... | | 18,365 28 |
| Total liabilities, including capital..... | \$ | 441,586 52 |
| Net surplus..... | \$ | 138,233 95 |

III. INCOME IN 1895.

| | | |
|---|----|------------|
| Net cash actually received for premiums | \$ | 336,121 27 |
| Received from interest and dividends..... | | 18,187 51 |
| Total income..... | \$ | 354,308 78 |
| Excess of income over expenditures..... | \$ | 37,830 89 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 181,925 53 |
| Paid dividends | | 25,000 00 |
| Commissions and brokerage..... | | 451,199 38 |
| Salaries of officers and employes..... | | 60,554 98 |
| Taxes | | 22,628 29 |
| All other expenditures..... | | 8,399 93 |
| Total expenditures | \$ | 17,969 16 |
| Total expenditures | \$ | 316,477 89 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Fire risks written in 1895 | \$ | 29,946,612 00 |
| Premiums received thereon..... | | 451,199 38 |
| Marine and inland risks written in 1895..... | | 5,571,687 00 |
| Premiums received thereon..... | | 29,127 02 |
| Total risks in force December 31, 1895..... | \$ | 27,675,287 00 |
| Total premiums received from commencement to date..... | \$ | 5,475,024 00 |
| Total losses paid from commencement to date | | 2,522,177 00 |
| Excess of premiums over losses..... | \$ | 2,952,847 00 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 410,777 73 |
| Premiums received..... | | 7,302 15 |
| Losses paid | | 4,726 90 |
| Losses incurred | | 5,330 33 |
| Expense | | 2,081 60 |
| Tax | | 146 04 |

TRADERS INSURANCE COMPANY.

Principal Office. 160 La Salle St. Chicago, Ill.

(Organized in 1865.)

E. BUCKINGHAM, President.

R. J. SMITH, Secretary.

CASH CAPITAL, \$500,000

I. ASSETS.

| | |
|--|------------------------|
| Value of real estate owned..... | \$ 6,312 37 |
| Loans secured by mortgages on real estate..... | 223,550 00 |
| Interest due on said mortgage loans..... | 3,929 97 |
| Market value of bonds and stocks..... | 1,318,349 55 |
| Loans secured by bonds and stocks as collateral..... | 47,500 00 |
| Cash on hand and in bank..... | 73,816 90 |
| Premiums in course of collection..... | 52,453 43 |
| All other assets..... | 21,347 60 |
| Total admitted assets | \$ 1,747,259 82 |

II. LIABILITIES.

| | |
|--|------------------------|
| Capital stock paid up..... | \$ 500,000 00 |
| Unpaid losses | 88,648 82 |
| Unearned premiums | 462,003 75 |
| Other liabilities..... | 17,613 34 |
| Total liabilities, including capital..... | \$ 1,068,265 91 |
| Net surplus..... | \$ 678,993 91 |

III. INCOME IN 1895.

| | |
|---|----------------------|
| Net cash actually received for premiums..... | \$ 669,379 93 |
| Received from interest and dividends..... | 71,350 60 |
| Total income..... | \$ 740,730 53 |
| Excess of income over expenditures | \$ 97,193 75 |

IV EXPENDITURES IN 1895.

| | |
|--|----------------------|
| Net amount paid for losses..... | \$ 359,042 23 |
| Paid dividends | 50,000 00 |
| Commissions and brokerage | 107,048 10 |
| Salaries of officers and employes..... | 57,612 00 |
| Taxes..... | 19,162 37 |
| All other expenditures | 50,672 08 |
| Total expenditures..... | \$ 643,536 78 |

V. MISCELLANEOUS.

| | |
|---|-------------------------|
| Fire risks written in 1895..... | \$ 57,040,874 00 |
| Premiums received thereon..... | 833,694 10 |
| Total risks in force December 31, 1895..... | \$ 61,472,748 00 |
| Total premiums received from commencement to date..... | \$ 10,980,038 67 |
| Total losses paid from commencement to date..... | \$ 6,816,346 70 |
| Excess of premiums over losses.. | \$ 4,163,691 97 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,227,459 00 |
| Premiums received..... | 24,813 98 |
| Losses paid..... | 6,681 61 |
| Losses incurred..... | 12,021 40 |
| Expense incurred..... | 7,444 19 |
| Tax..... | 496 28 |

UNITED STATES BRANCH
OF THE
UNION ASSURANCE SOCIETY,
OF LONDON, ENGLAND.

Principal Office..... 54 William St., New York, N. Y.

(Organized in 1714.)

HALL & HENSHAW, U. S. Managers.

I. ASSETS.

| | | |
|---------------------------------------|----|--------------|
| Market value of bonds and stocks..... | \$ | 982,768 50 |
| Cash on hand and in bank..... | | 46,707 89 |
| Premiums in course of collection..... | | 143,565 36 |
| Total admitted assets..... | \$ | 1,173,041 75 |

II. LIABILITIES.

| | | |
|------------------------|----|------------|
| Unpaid losses..... | \$ | 119,333 98 |
| Unearned premiums..... | | 491,534 23 |
| Other liabilities..... | | 39,497 77 |
| Total liabilities..... | \$ | 650,365 98 |
| Net surplus..... | \$ | 522,675 77 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 863,462 32 |
| Received from interest and dividends..... | | 29,005 18 |
| Total income..... | \$ | 892,467 50 |
| Excess of income over expenditures..... | \$ | 242,079 91 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 385,872 07 |
| Commissions and brokerage..... | | 218,017 64 |
| Salaries of officers and employes..... | | 11,259 80 |
| Taxes..... | | 21,514 51 |
| All other expenditures..... | | 13,423 57 |
| Total expenditures..... | \$ | 650,387 59 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Fire risks written in 1895..... | \$ | 93,288,366 00 |
| Premiums received thereon..... | | 1,065,804 60 |
| Total risks in force December 31, 1895..... | \$ | 72,211,228 00 |
| Total premiums received from commencement to date..... | \$ | 2,423,313 46 |
| Total losses paid from commencement to date..... | | 1,007,018 99 |
| Excess of premiums over losses..... | \$ | 1,416,294 47 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 941,803 00 |
| Premiums received..... | | 17,688 65 |
| Losses paid..... | | 9,168 40 |
| Losses incurred..... | | 6,994 86 |
| Expense..... | | 7,340 52 |
| Tax..... | | 353 77 |

UNION INSURANCE COMPANY.

Principal Office.....Philadelphia, Pa.

(Organized in 1804.)

CHAS. S. HOLLINGSHEAD, President.

E. R. DANNELS, Sec.

CASH CAPITAL, \$200,000

I. ASSETS.

| | | | |
|--|----|---------|----|
| Value of real estate owned..... | \$ | 160,000 | 00 |
| Loans secured by mortgages on real estate..... | | 9,900 | 00 |
| Interest due on said mortgage loans..... | | 97 | 50 |
| Market value of bonds and stocks..... | | 356,818 | 52 |
| Loans secured by bonds and stocks as collateral..... | | 12,500 | 00 |
| Cash on hand and in bank..... | | 26,521 | 06 |
| Premiums in course of collection..... | | 58,709 | 63 |
| Interest due and accrued..... | | 1,270 | 84 |
| All other assets..... | | 2,194 | 37 |
| Total admitted assets..... | \$ | 628,011 | 92 |

II. LIABILITIES.

| | | | |
|---|----|---------|----|
| Capital stock paid up..... | \$ | 200,000 | 00 |
| Unpaid losses..... | | 35,999 | 74 |
| Unearned premiums..... | | 215,478 | 88 |
| Amount reclaimable on perpetual policies..... | | 34,019 | 36 |
| Dividends to stockholders unpaid..... | | 1,389 | 97 |
| Other liabilities..... | | 12,450 | 18 |
| Total liabilities, including capital..... | \$ | 449,348 | 13 |
| Net surplus..... | \$ | 128,663 | 79 |

III. INCOME IN 1895.

| | | | |
|---|----|---------|----|
| Net cash actually received for premiums..... | \$ | 336,022 | 53 |
| Received from interest and dividends..... | | 17,060 | 97 |
| Received from rent and all other sources..... | | 5,739 | 22 |
| Total income..... | \$ | 358,822 | 72 |
| Excess of income over expenditures..... | \$ | 108,956 | 54 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 110,100 | 66 |
| Paid dividends..... | | 6,244 | 20 |
| Commissions and brokerage..... | | 62,619 | 46 |
| Salaries of officers and employes..... | | 30,836 | 66 |
| Taxes..... | | 9,130 | 76 |
| All other expenditures..... | | 30,934 | 44 |
| Total expenditures..... | \$ | 249,866 | 18 |

V. MISCELLANEOUS.

| | | | |
|--|----|------------|----|
| Perpetual risks written in 1895..... | \$ | 1,273,028 | 00 |
| Premiums received thereon..... | | 37,799 | 29 |
| Fire risks written in 1895..... | | 38,060,775 | 00 |
| Premiums received thereon..... | | 396,436 | 08 |
| Total risks in force December 31, 1895, including perpetual..... | \$ | 38,941,525 | 00 |
| Total premiums received from commencement to date..... | \$ | 23,679,775 | 00 |
| Total losses paid from commencement to date..... | | 16,907,406 | 00 |
| Excess of premiums over losses..... | \$ | 6,772,372 | 00 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 108,641 | 00 |
| Premiums received..... | | 857 | 14 |
| Losses paid..... | | 16 | 07 |
| Losses incurred..... | | 16 | 07 |
| Expense..... | | 272 | 01 |
| Tax..... | | 17 | 14 |

UNITED STATES FIRE INSURANCE COMPANY.

Principal Office.....46 Pine St., New York, N. Y.

(Organized in 1824.)

W. W. UNDERHILL, President.

W. H. GRIFFEN, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

| | | | |
|--|----|---------|----|
| Loans secured by mortgages on real estate..... | \$ | 812,500 | 00 |
| Interest due on said mortgage loans..... | | 1,303 | 51 |
| Market value of bonds and stocks..... | | 247,690 | 00 |
| Cash on hand and in bank..... | | 46,837 | 20 |
| Premiums in course of collection..... | | 57,240 | 62 |
| All other assets..... | | 2,133 | 12 |
| Total admitted assets | \$ | 667,704 | 45 |

II. LIABILITIES.

| | | | |
|---|----|---------|----|
| Capital stock paid up..... | \$ | 250,000 | 00 |
| Unpaid losses..... | | 58,087 | 59 |
| Unearned premiums..... | | 246,503 | 99 |
| Other liabilities..... | | 21,581 | 27 |
| Total liabilities, including capital..... | \$ | 576,182 | 85 |
| Net surplus..... | \$ | 91,521 | 60 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 337,784 | 04 |
| Received from interest and dividends..... | | 24,924 | 51 |
| Total income | \$ | 362,658 | 55 |
| Excess of income over expenditures..... | \$ | 23,385 | 66 |

IV. EXPENDITURES IN 1895.

| | | | |
|---|----|---------|----|
| Net amount paid for losses..... | \$ | 182,025 | 29 |
| Paid dividends..... | | 15,000 | 00 |
| Commissions and brokerage..... | | 82,583 | 74 |
| Salaries of officers and employes | | 25,064 | 21 |
| Taxes..... | | 6,940 | 97 |
| All other expenditures..... | | 27,628 | 68 |
| Total expenditures | \$ | 339,272 | 89 |

V. MISCELLANEOUS.

| | | | |
|--|----|------------|-----|
| Fire risks written in 1895 | \$ | 35,942,439 | 00 |
| Premiums received thereon..... | | 412,520 | 33 |
| Marine and inland risks written in 1895..... | | 872,007 | 00 |
| Premiums received thereon..... | | 22,604 | 98 |
| Total risks in force December 31, 1895..... | \$ | 46,470 | 561 |
| Total premiums received from commencement to date..... | \$ | 5,776,016 | 00 |
| Total losses paid from commencement to date..... | | 3,099,243 | 00 |
| Excess of premiums over losses..... | \$ | 2,676,773 | 00 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 313,625 | 00 |
| Premiums received..... | | 8,413 | 43 |
| Losses paid | | 1,704 | 25 |
| Losses incurred | | 3,774 | 79 |
| Expense | | 948 | 49 |
| Tax | | 63 | 26 |

UNITED FIREMEN'S INSURANCE COMPANY.

Principal Office.419 Walnut St., Philadelphia, Pa.

(Organized in 1860.)

ROBERT B. BEATH, President.

DENNIS J. SWEENEY, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

| | | |
|--|----|--------------|
| Value of real estate owned..... | \$ | 138,350 00 |
| Loans secured by mortgages on real estate..... | | 680,953 94 |
| Interest due on said mortgage loans..... | | 14,164 53 |
| Market value of bonds and stocks..... | | 341,285 00 |
| Loans secured by bonds and stocks as collateral..... | | 79,000 00 |
| Cash on hand and in bank..... | | 68,152 70 |
| Premiums in course of collection..... | | 38,259 12 |
| All other assets..... | | 8,464 67 |
| Total admitted assets..... | \$ | 1,368,629 96 |

II. LIABILITIES.

| | | |
|---|----|--------------|
| Capital stock paid up..... | \$ | 300,000 00 |
| Unpaid losses..... | | 34,135 18 |
| Unearned premiums..... | | 191,596 00 |
| Amount reclaimable on perpetual policies..... | | 667,596 11 |
| Other liabilities..... | | 16,211 72 |
| Total liabilities, including capital..... | \$ | 1,209,539 01 |
| Net surplus..... | \$ | 159,090 95 |

III. INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 290,465 84 |
| Received from interest and dividends..... | | 56,985 57 |
| Received from rents and all other sources..... | | 228 54 |
| Total income..... | \$ | 347,679 95 |
| Excess of income over expenditures..... | | 43,767 31 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 167,943 45 |
| Paid dividends..... | | 27,000 00 |
| Commissions and brokerage..... | | 57,484 03 |
| Salaries of officers and employes..... | | 20,223 14 |
| Taxes..... | | 7,807 62 |
| All other expenditures..... | | 23,254 40 |
| Total expenditures..... | \$ | 303,712 64 |

V. MISCELLANEOUS.

| | | |
|--|----|---------------|
| Perpetual risks written in 1895..... | \$ | 32,381,903 57 |
| Deposits on same..... | | 788,162 27 |
| Fire risks written in 1895..... | | 30,714,577 00 |
| Premiums received thereon..... | | 346,695 31 |
| Total risks in force December 31, 1895, including perpetual..... | \$ | 65,379,388 57 |
| Total premiums received from commencement to date..... | \$ | 3,790,894 37 |
| Total losses paid from commencement to date..... | | 2,312,569 32 |
| Excess of premiums over losses..... | \$ | 1,478,325 05 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|-----------|
| Risks written..... | \$ | 70,175 00 |
| Premiums received..... | | 962 99 |
| Losses paid..... | | 410 00 |
| Losses incurred..... | | 416 86 |
| Expense..... | | 177 40 |
| Tax..... | | 19 25 |

WESTCHESTER FIRE INSURANCE COMPANY.

Principal Office.....66 Wall St., New York.

(Organized in 1837.)

GEORGE R. CRAWFORD, Pres.

JOHN Q. UNDERHILL, Sec.

CASH CAPITAL, \$300,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 207,000 | 00 |
| Loans secured by mortgages on real estate..... | | 474,100 | 00 |
| Interest due on said mortgage loans..... | | 4,473 | 23 |
| Market value of bonds and stocks..... | | 1,002,900 | 00 |
| Cash on hand and in bank..... | | 112,226 | 80 |
| Premiums in course of collection..... | | 231,744 | 59 |
| Total admitted assets..... | \$ | 2,032,444 | 62 |

II. LIABILITIES.

| | | | |
|---|----|-----------|----|
| Capital stock paid up..... | \$ | 300,000 | 00 |
| Unpaid losses..... | | 107,692 | 17 |
| Unearned premiums..... | | 1,102,311 | 48 |
| Other liabilities..... | | 48,260 | 23 |
| Total liabilities, including capital..... | \$ | 1,558,263 | 88 |
| Net surplus..... | \$ | 474,180 | 74 |

III. INCOME IN 1895.

| | | | |
|--|----|-----------|----|
| Net cash actually received for premiums..... | \$ | 1,331,643 | 99 |
| Received from interest and dividends..... | | 70,256 | 90 |
| Received from rents and all other sources..... | | 893 | 96 |
| Total income..... | \$ | 1,402,794 | 85 |
| Excess of income over expenditures..... | \$ | 70,421 | 89 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|-----------|----|
| Net amount paid for losses..... | \$ | 785,767 | 03 |
| Paid dividends..... | | 30,000 | 00 |
| Commissions and brokerage..... | | 273,272 | 86 |
| Salaries of officers and employes..... | | 46,375 | 14 |
| Taxes..... | | 30,218 | 50 |
| All other expenditures..... | | 166,739 | 43 |
| Total expenditures..... | \$ | 1,332,372 | 96 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 136,874,648 | 00 |
| Premiums received thereon..... | | 1,611,569 | 78 |
| Total risks in force December 31, 1895..... | \$ | 189,880,778 | 00 |
| Total premiums received from commencement to date..... | \$ | 21,126,288 | 94 |
| Total losses paid from commencement to date..... | | 11,781,494 | 29 |
| Excess of premiums over losses..... | \$ | 9,344,794 | 65 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 407,014 | 00 |
| Premiums received..... | | 6,278 | 74 |
| Losses paid..... | | 1,287 | 47 |
| Losses incurred..... | | 2,105 | 65 |
| Expense..... | | 1,569 | 68 |
| Tax..... | | 125 | 57 |

UNITED STATES BRANCH
OF THE
WESTERN ASSURANCE COMPANY,
OF TORONTO, CANADA.

Principal Office.....Toronto, Canada.

(Organized in 1851.)

GEO. A. COX, President.

C. C. FOSTER, Secretary.

I. ASSETS.

| | |
|--|-----------------|
| Loans secured by mortgages on real estate..... | \$ 20,000 00 |
| Market value of bonds and stocks..... | 1,108,107 98 |
| Cash on hand and in banks..... | 214,304 25 |
| Premiums in course of collection..... | 274,740 25 |
| All other assets..... | 33,977 50 |
| Total admitted assets..... | \$ 1,651,129 98 |

II. LIABILITIES.

| | |
|------------------------|-----------------|
| Unpaid losses..... | \$ 176,744 86 |
| Unearned premiums..... | 916,780 75 |
| Other liabilities..... | 35,835 67 |
| Total liabilities..... | \$ 1,129,361 28 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,819,822 19 |
| Received from interest and dividends..... | 44,211 04 |
| Total income..... | \$ 1,864,033 23 |
| Excess of income over expenditures..... | \$ 123,544 06 |

IV. EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Net amount paid for losses..... | \$ 1,164 422 83 |
| Commissions and brokerage..... | 346,465 34 |
| Salaries of officers and employes..... | 35,800 00 |
| Taxes..... | 40,244 79 |
| All other expenditures..... | 153,556 16 |
| Total expenditures..... | \$ 1,740,489 17 |

V. MISCELLANEOUS.

| | |
|--|-------------------|
| Fire risks written in 1895..... | \$ 128,329,654 00 |
| Premiums received thereon..... | 1,803,211 25 |
| Marine and inland risks written in 1895..... | 57,817,518 00 |
| Premiums received thereon..... | 393,216 57 |
| Total risks in force December 31, 1895..... | \$ 140,209,252 00 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,239,691 00 |
| Premiums received..... | 24,219 38 |
| Losses paid..... | 11,490 80 |
| Losses incurred..... | 14,735 20 |
| Expense..... | 9,265 28 |
| Tax..... | 484 39 |

WESTERN MUTUAL FIRE INSURANCE COMPANY.

Principal office.....Denver, Colo.

(Organized in 1894.)

WM. B. LLOYD, President.

W. H. ROSE, Secretary.

I. ASSETS.

| | | |
|---------------------------------------|----|----------|
| Cash on hand and in bank..... | \$ | 344 57 |
| Premiums in course of collection..... | | 311 08 |
| All other assets..... | | 4,863 00 |
| Total admitted assets..... | \$ | 5,518 65 |

II. LIABILITIES.

| | | |
|------------------------|----|----------|
| Unearned premiums..... | \$ | 4,815 95 |
| Total liabilities..... | \$ | 4,815 95 |
| Net surplus..... | \$ | 702 70 |

III. INCOME IN 1895.

| | | |
|--|----|----------|
| Net cash actually received for premiums..... | \$ | 2,336 06 |
| Received from rents and all other sources..... | | 202 97 |
| Total income..... | \$ | 2,539 03 |

IV. EXPENDITURES IN 1895.

| | | |
|--|----|----------|
| Net amount paid for losses..... | \$ | 521 15 |
| Commissions..... | | 86 12 |
| Salaries of officers and employes..... | | 1,341 50 |
| Taxes..... | | 72 82 |
| All other expenditures..... | | 377 52 |
| Total expenditures..... | \$ | 2,399 11 |

V. MISCELLANEOUS.

| | | |
|---|----|------------|
| Fire risks written in 1895..... | \$ | 281,800 00 |
| Premiums received thereon, notes \$3,629.93, cash \$2,461.12..... | | 6,091 05 |
| Total risks in force December 31, 1895..... | \$ | 351,963 85 |
| Total premiums received from commencement to date..... | \$ | 9,956 37 |
| Total losses paid from commencement to date..... | | 594 90 |
| Excess of premiums over losses..... | \$ | 9,361 47 |

BUSINESS IN COLORADO IN 1895.

| | | |
|--|----|------------|
| Risks written..... | \$ | 281,800 00 |
| Premiums received, cash and premium notes..... | | 6,091 05 |
| Losses paid..... | | 521 15 |
| Losses incurred..... | | 521 15 |
| Expense..... | | 1,877 96 |
| Tax..... | | 45 69 |

WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

Principal Office.....15 Broadway, Brooklyn, N. Y.

(Organized in 1853.)

MARSHALL S. DRIGGS, Pres.

FREDERICK H. WAY, Sec.

CASH CAPITAL, \$250,000.

I. ASSETS.

| | | | |
|--|----|-----------|----|
| Value of real estate owned..... | \$ | 629,000 | 00 |
| Loans secured by mortgages on real estate..... | | 296,050 | 00 |
| Interest due on said mortgage loans..... | | 1,820 | 04 |
| Market value of bonds and stocks..... | | 484,820 | 00 |
| Loans secured by bonds and stocks as collateral..... | | 6,200 | 00 |
| Cash on hand and in bank..... | | 30,792 | 74 |
| Premiums in course of collection..... | | 77,112 | 30 |
| All other assets..... | | 10,840 | 89 |
| Total admitted assets..... | \$ | 1,536,635 | 97 |

II. LIABILITIES.

| | | | |
|---|----|---------|----|
| Capital stock paid up..... | \$ | 250,000 | 00 |
| Unpaid losses..... | | 50,282 | 94 |
| Unearned premiums..... | | 506,961 | 30 |
| Other liabilities..... | | 20,421 | 35 |
| Total liabilities, including capital..... | \$ | 827,665 | 59 |
| Net surplus..... | \$ | 708,970 | 38 |

III. INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 576,281 | 85 |
| Received from interest and dividends..... | | 36,751 | 70 |
| Received from rents and all other sources..... | | 15,073 | 98 |
| Total income..... | \$ | 628,107 | 53 |
| Excess of income over expenditures..... | | 78,630 | 39 |

IV. EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 258,640 | 82 |
| Paid dividends..... | | 49,250 | 00 |
| Commissions and brokerage..... | | 136,606 | 86 |
| Salaries of officers and employes..... | | 63,557 | 74 |
| Taxes..... | | 6,028 | 29 |
| All other expenditures..... | | 35,393 | 43 |
| Total expenditures..... | \$ | 549,477 | 14 |

V. MISCELLANEOUS.

| | | | |
|--|----|-------------|----|
| Fire risks written in 1895..... | \$ | 75,667,693 | 00 |
| Premiums received thereon..... | | 666,766 | 42 |
| Total risks in force December 31, 1895,..... | \$ | 119,810,228 | 00 |
| Total premiums received from commencement to date..... | \$ | 14,889,628 | 14 |
| Total losses paid from commencement to date..... | | 7,769,662 | 72 |
| Excess of premiums over losses..... | \$ | 7,019,965 | 42 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 372,885 | 00 |
| Premiums received..... | | 5,735 | 31 |
| Losses paid..... | | 1,630 | 85 |
| Losses incurred..... | | 2,630 | 85 |
| Expense..... | | 1,479 | 44 |
| Tax..... | | 114 | 70 |

STATISTICAL TABLES.

TABLE

Showing Risks written, Premiums received, average rate of Premiums, Losses paid, per cent. of Losses to Premiums received, Losses Incurred, and Expenses, in the State of Colorado, for the year 1895, by
Fire Insurance Companies authorized to do business in the State.

| NAMES OF COMPANIES. | | Risks Written. | Premiums Received. | Average Rate Premiums. | Losses Paid. | Per Cent. of Losses Paid to Premiums Received. | Losses Incurred. | Expense. |
|--|---------------|-------------------|-----------------------|------------------------------|-----------------|--|---------------------|-------------|
| Aachen & Munich Fire Insurance Co., Germany..... | \$ | 268,680 00 | % 4,086 47 | 1 53 | % 1,256 55 | 30 73 | % 1,256 55 | \$ 1,889 51 |
| Atina Fire Insurance Co., Connecticut..... | | 1,350,417 10 | 30,284 03 | 1 89 | 13,803 62 | 45 57 | 15,390 35 | 8,872 53 |
| Agricultural Insurance Co., New York..... | | 1,184,400 00 | 15,153 00 | 1 28 | 3,125 00 | 20 62 | 3,270 00 | 4,020 53 |
| Alliance Assurance Co., England..... | | 735,158 00 | 15,973 21 | 2 17 | 16,017 06 | 100 25 | ..... | 3,194 61 |
| American Insurance Co., Massachusetts..... | | 239,335 00 | 2,407 49 | 1 00 | 1,223 64 | 50 81 | 2,423 64 | 1,781 08 |
| American Insurance Co., New Jersey..... | | 393,093 00 | 4,639 19 | 1 25 | 158 61 | 3 21 | 345 42 | 1,389 82 |
| American Central Insurance Co., Missouri..... | | 459,893 00 | 9,657 71 | 2 10 | 2,322 42 | 26 03 | 4,083 49 | 2,307 13 |
| American Fire Insurance Co., New York..... | | 249,645 00 | 3,368 20 | 1 34 | 479 28 | 14 22 | 975 11 | 975 29 |
| Atlas Assurance Co., England..... | | 1,504,462 00 | 25,608 43 | 1 70 | 18,611 69 | 72 81 | 20,781 37 | 9,357 15 |
| Atlas Mutual Fire Insurance Co., Massachusetts..... |  | ..... | 289 28 | ..... | 29 30 | 10 35 | 29 30 | 80 00 |
| Baloise Fire Insurance Co., Switzerland..... | Statement not | ..... | received. | ..... | ..... | ..... | ..... | ..... |
| British America Assurance Co., Canada..... | | 813,895 00 | 15,952 34 | 1 95 | 2,890 12 | 14 98 | 553 99 | 5,661 75 |
| Broadway Insurance Co., New York..... | | 317,634 00 | 3,450 34 | 1 08 | 634 56 | 18 34 | 545 79 | 915 17 |
| Caledonian Insurance Co., Scotland..... | | 915,245 00 | 15,378 45 | 1 67 | 6,436 71 | 41 87 | 6,911 28 | 3,828 27 |
| Citizens Insurance Co., Pennsylvania..... | | 348,199 18 | 4,140 84 | 1 20 | 55 80 | 1 34 | 55 80 | 1,366 48 |
| Commercial Union Assurance Co., (Ltd.) England..... | | 2,170,657 80 | 38,971 89 | 1 79 | 4,936 50 | 12 65 | 4,597 83 | 10,751 80 |
| Concordia Fire Insurance Co., Wisconsin..... | | 1,628,048 00 | 8,310 47 | 1 32 | 2,835 58 | 34 11 | 3,695 37 | 2,654 44 |
| Connecticut Fire Insurance Co., Connecticut..... | | 1,362,375 00 | 29,755 07 | 1 52 | 13,797 07 | 53 07 | 17,382 63 | 6,115 20 |
| Continental Insurance Co., New York..... | | 2,006,321 00 | 30,195 47 | 1 38 | 9,350 71 | 27 43 | 12,250 96 | 13,740 56 |
| Delaware Insurance Co., Pennsylvania..... | | 324,305 00 | 4,124 74 | 1 27 | 1,278 26 | 30 98 | 2,123 00 | 1,561 93 |
| Eagle Fire Co., New York..... | | 564,647 00 | 6,876 29 | 1 21 | 2,347 72 | 34 13 | 2,347 72 | 1,963 80 |
| Essex Mutual Fire Insurance Co., Massachusetts..... | No Statement | ..... | filed. | ..... | ..... | ..... | ..... | ..... |
| Farragut Fire Insurance Co., New York..... | | 606,460 96 | 6,852 33 | 1 12 | 1,211 63 | 17 67 | 1,286 63 | 2,031 91 |
| Fire Association of Philadelphia, Pennsylvania..... | | 1,158,569 00 | 21,952 61 | 1 89 | 5,339 70 | 24 33 | 9,883 06 | 6,382 56 |
| Fireman's Fund Insurance Co., California..... | | 2,488,857 00 | 49,423 15 | 1 98 | 17,900 00 | 36 62 | 22,801 80 | 13,585 52 |
| Firemen's Insurance Co. of Baltimore, Maryland..... | | 78,619 68 | 1,324 19 | 1 68 | 328 47 | 24 77 | 1,000 00 | 425 17 |
| Franklin Fire Insurance Co., Pennsylvania..... | | 398,500 00 | 5,345 63 | 1 34 | 30 16 | 5 61 | 2,536 25 | 1,110 45 |
| Farmers' Alliance Mutual Fire Insurance Co., Denver..... |  | ..... | 1,316 35 | ..... | ..... | ..... | ..... | 226 80 |
| German Fire Insurance Co., Pennsylvania..... | | 169,110 00 | 1,789 75 | 1 11 | 2,351 64 | 131 41 | 2,151 64 | ..... |
| German Insurance Co., Freeport Illinois..... | | 1,099,443 00 | 15,820 81 | 1 56 | 4,983 33 | 27 76 | 5,272 82 | 5,272 82 |
| German Fire Insurance Co., Peoria, Illinois..... | | 476,965 00 | 6,541 13 | 1 36 | 3,458 70 | 53 11 | 2,541 96 | 2,620 33 |

| | | | | | | | | | | | | | | |
|--|-----------|-------|--------|--------|------|------|------|--------|----|-------|--------|----|--------|----|
| German American Insurance Co., New York..... | 1,9 | 6,470 | 03 | 29,901 | 07 | 1 | 56 | 14,597 | 86 | 48,79 | 22,891 | 22 | 7,917 | 52 |
| German Mutual Fire Insurance Co., Colorado..... | 116,575 | 00 | 1,888 | 18 | 1,62 | 1,62 | 1,62 | 783 | 24 | 13,49 | 783 | 24 | 1,527 | 10 |
| Gilens Falls Insurance Co., New York..... | 546,392 | 00 | 5,801 | 56 | 1 | 06 | 1,06 | 2,538 | 48 | 13,45 | 4,883 | 48 | 1,483 | 67 |
| Glard Fire & Marine Insurance Co., Pennsylvania..... | 428,463 | 00 | 5,631 | 81 | 1 | 31 | 1,31 | 18 | 20 | 2,36 | 1,380 | 90 | 1,203 | 06 |
| Greenwich Insurance Co., New York..... | 530,532 | 00 | 7,689 | 18 | 1 | 44 | 1,44 | 570 | 34 | 69 | 284 | 95 | 284 | 95 |
| Grange Mutual Fire Insurance Co., Colorado..... | 82,510 | 00 | 82,510 | 00 | 570 | 34 | 69 | 570 | 34 | 69 | 284 | 95 | 284 | 95 |
| Hamburg-Bremen Fire Insurance Co., Germany..... | 589,784 | 00 | 8,629 | 82 | 1 | 46 | 1,46 | 1,505 | 72 | 17,44 | 1,495 | 72 | 2,784 | 62 |
| Hanover Fire Insurance Co., New York..... | 428,945 | 00 | 6,756 | 97 | 1 | 59 | 1,59 | 1,488 | 78 | 22,02 | 4,457 | 38 | 1,506 | 36 |
| Hartford Fire Insurance Co., Connecticut..... | 2,651,351 | 00 | 51,194 | 39 | 1 | 73 | 1,73 | 20,944 | 61 | 40,90 | 28,724 | 32 | 12,288 | 22 |
| Helvetia Swiss Fire Insurance Co., Switzerland..... | 712,128 | 00 | 11,391 | 17 | 1 | 45 | 1,45 | 10,704 | 99 | 74,35 | 8,346 | 99 | 4,559 | 83 |
| Home Mutual Insurance Co. of California..... | 2,070,343 | 00 | 30,522 | 80 | 1 | 47 | 1,47 | 9,754 | 98 | 31,96 | 16,637 | 10 | 5,031 | 55 |
| Imperial Insurance Co., England..... | 1,098,536 | 05 | 18,828 | 56 | 1 | 72 | 1,72 | 8,627 | 75 | 45,83 | 4,293 | 70 | 16,597 | 34 |
| Insurance Co. of North America, Pennsylvania..... | 2,662,871 | 00 | 51,132 | 48 | 1 | 92 | 1,92 | 13,640 | 07 | 30,38 | 13,734 | 23 | 3,176 | 27 |
| Insurance Co. of State of Pennsylvania..... | 712,793 | 00 | 9,470 | 79 | 1 | 32 | 1,32 | 2,940 | 69 | 31,04 | 886 | 18 | 16,597 | 34 |
| Lancashire Insurance Co., England..... | 905,319 | 00 | 17,985 | 21 | 1 | 98 | 1,98 | 7,043 | 15 | 39,11 | 6,760 | 80 | 5,734 | 09 |
| Lion Fire Insurance Co., London, England..... | 903,937 | 35 | 16,752 | 07 | 1 | 85 | 1,85 | 11,910 | 73 | 71,10 | 7,702 | 89 | 16,708 | 98 |
| Liverpool and London and Globe Insurance Co., England..... | 3,532,619 | 00 | 60,839 | 83 | 1 | 72 | 1,72 | 18,126 | 78 | 29,78 | 2,536 | 75 | 1,601 | 08 |
| London Assurance Corporation, England..... | 490,973 | 00 | 8,736 | 93 | 1 | 73 | 1,73 | 1,113 | 65 | 13,03 | 2,670 | 65 | 6,572 | 64 |
| London and Lancashire Fire Insurance Co., England..... | 1,387,462 | 00 | 26,971 | 11 | 1 | 93 | 1,93 | 10,945 | 09 | 40,56 | 17,089 | 40 | 1,153 | 00 |
| Lambert's Insurance Co., Pennsylvania..... | 418,975 | 00 | 4,631 | 32 | 1 | 03 | 1,03 | 1,508 | 34 | 32,56 | 639 | 47 | 10,139 | 95 |
| Madgeburg Fire Insurance Co., Germany..... | 4,908,913 | 00 | 26,686 | 30 | 1 | 54 | 1,54 | 1,229 | 35 | 4,66 | 17,890 | 20 | 10,139 | 95 |
| Manchester Fire Insurance Co., England..... | 1,571,742 | 12 | 30,996 | 21 | 1 | 65 | 1,65 | 6,241 | 52 | 20,13 | 10,390 | 71 | 6,761 | 66 |
| Manufacturers and Merchants Insurance Co., Pennsylvania..... | 298,915 | 33 | 9,341 | 98 | 1 | 11 | 1,11 | 453 | 55 | 13,55 | 1,383 | 72 | 1,102 | 85 |
| Mechanics' Fire Insurance Co., Pennsylvania..... | 534,454 | 01 | 6,127 | 61 | 1 | 20 | 1,20 | 9 | 50 | 1,50 | 134 | 50 | 2,121 | 11 |
| Mercantile Fire and Marine Insurance Co., Massachusetts..... | 290,950 | 00 | 3,212 | 15 | 1 | 14 | 1,14 | 411 | 94 | 13,73 | 1,241 | 94 | 1,241 | 94 |
| Merchants Insurance Co., New Jersey..... | 318,502 | 66 | 4,715 | 12 | 1 | 47 | 1,47 | 690 | 98 | 13,36 | 1,241 | 94 | 1,241 | 94 |
| Milwaukee Mechanics Insurance Co., Wisconsin..... | 866,627 | 00 | 13,665 | 69 | 1 | 36 | 1,36 | 1,355 | 23 | 12,16 | 3,652 | 71 | 4,310 | 43 |
| Mutual Guarantee Fund Fire Insurance Co., Colorado..... | 161,615 | 00 | 3,163 | 27 | 1 | 95 | 1,95 | 1,355 | 23 | 12,16 | 3,652 | 71 | 4,310 | 43 |
| National Fire Insurance Co., Connecticut..... | 2,229,253 | 00 | 46,591 | 39 | 2 | 08 | 2,08 | 16,131 | 59 | 31,02 | 22,420 | 66 | 12,543 | 92 |
| New Hampshire Fire Insurance Co., New Hampshire..... | 886,076 | 00 | 11,909 | 81 | 1 | 34 | 1,34 | 5,424 | 04 | 49,78 | 8,617 | 86 | 2,294 | 72 |
| Niagara Fire Insurance Co., New York..... | 943,261 | 00 | 18,913 | 61 | 2 | 00 | 2,00 | 5,461 | 70 | 28,87 | 9,478 | 58 | 1,688 | 92 |
| North British and Mercantile Insurance Co., England..... | 1,772,470 | 00 | 28,588 | 17 | 1 | 61 | 1,61 | 7,057 | 91 | 21,02 | 5,113 | 56 | 11,043 | 40 |
| North German Insurance Co., Germany..... | 941,112 | 13 | 15,246 | 78 | 1 | 61 | 1,61 | 3,792 | 53 | 24,88 | 4,380 | 63 | 3,938 | 18 |
| Northern Assurance Co., England..... | 815,043 | 17 | 14,729 | 01 | 1 | 80 | 1,80 | 3,720 | 13 | 25,27 | 3,976 | 38 | 3,976 | 72 |
| Northwestern National Insurance Co., Wisconsin..... | 1,928,229 | 00 | 11,641 | 19 | 1 | 13 | 1,13 | 1,472 | 32 | 12,64 | 2,297 | 86 | 2,872 | 33 |
| Norwich Union Fire Insurance Society England..... | 1,111,743 | 00 | 20,693 | 67 | 1 | 86 | 1,86 | 5,671 | 53 | 27,40 | 8,839 | 58 | 6,251 | 81 |
| Orient Insurance Co., Connecticut..... | 868,048 | 00 | 11,608 | 00 | 1 | 33 | 1,33 | 4,712 | 46 | 40,02 | 6,503 | 39 | 1,402 | 65 |
| Pacific Fire Insurance Co., New York..... | 654,650 | 00 | 5,575 | 11 | 85 | 85 | 85 | 1,838 | 18 | 24,00 | 1,045 | 99 | 1,906 | 45 |
| Palatine Insurance Co., England..... | 966,541 | 00 | 35,244 | 30 | 1 | 88 | 1,88 | 18,157 | 38 | 51,50 | 30,221 | 38 | 12,617 | 46 |
| Pennsylvania Fire Insurance Co., Pennsylvania..... | 617,337 | 34 | 18,021 | 07 | 1 | 88 | 1,88 | 7,778 | 18 | 43,16 | 7,812 | 76 | 3,279 | 82 |
| Phoenix Assurance Co., England..... | 617,337 | 34 | 11,640 | 35 | 1 | 88 | 1,88 | 2,747 | 74 | 23,39 | 7,345 | 40 | 2,012 | 12 |

FIRE—1895—CONTINUED.

| NAMES OF COMPANIES. | | Risks Written. | Premiums Received. | Average Rate Premiums. | Losses Paid. | Per Cent. of Losses Paid to Premiums. | Losses Incurred. | Expense. |
|---|--|-------------------------|-----------------------|------------------------------|-----------------|--|---------------------|--------------|
| Phoenix Insurance Co., New York..... | | \$ 2,850,777 00 | \$ 44,376 52 | 1 88 | \$ 14,010 98 | 31 57 | \$ 14,257 75 | \$ 12,809 98 |
| Phoenix Insurance Co., Connecticut..... | | 1,772,163 00 | 27,399 49 | 1 58 | 13,143 86 | 46 90 | 11,821 52 | 4,199 91 |
| Providence Washington Insurance Co., Rhode Island..... | | 1,235,929 00 | 22,065 20 | 1 75 | 13,767 93 | 62 54 | 12,520 75 | 7,833 25 |
| Prussian National Insurance Co., Germany..... | | 1,067,046 17 | 18,118 09 | 1 79 | 4,859 34 | 26 53 | 7,359 34 | 6,444 47 |
| Queen Insurance Co. of America, New York..... | | 1,044,184 00 | 16,375 46 | 1 56 | 5,864 91 | 35 82 | 7,594 60 | 3,229 57 |
| Reliance Insurance Co., Pennsylvania..... | | 284,220 00 | 2,127 57 | 74 | 1,192 51 | 56 03 | 2,642 51 | 808 47 |
| Royal Exchange Assurance, England..... | | 1,252,928 00 | 18,612 80 | 1 45 | 6,483 21 | 34 83 | 6,483 21 | 6,336 89 |
| Royal Insurance Co., England..... | | 2,213,224 56 | 36,877 65 | 1 66 | 12,280 66 | 33 17 | 10,442 46 | 7,542 57 |
| Scottish Union and National Insurance Co., Scotland..... | | 1,295,524 00 | 25,679 12 | 1 98 | 8,171 25 | 31 79 | 13,955 78 | 7,179 63 |
| Southern Insurance Co., Louisiana..... | | 201,258 00 | 4,142 34 | 2 05 | 3,555 35 | 85 34 | 4,968 55 | 1,188 73 |
| Springfield Fire and Marine Insurance Co., Massachusetts..... | | 1,387,076 00 | 27,271 11 | 1 96 | 7,199 26 | 26 37 | 6,194 37 | 8,157 78 |
| Spring Garden Insurance Co., Pennsylvania..... | | 742,140 00 | 7,616 05 | 1 02 | 1,963 78 | 25 38 | 2,576 86 | 3,133 23 |
| St. Paul Fire and Marine Insurance Co., Minnesota..... | | 261,969 00 | 13,063 96 | 98 | 4,563 22 | 34 35 | 7,068 22 | 5,222 96 |
| Sun Insurance Co., California..... | | No statement | filed. | | | | | |
| Sun Insurance Office, England..... | | 1,386,225 00 | 20,340 52 | 1 45 | 12,606 31 | 61 84 | 12,518 71 | 4,728 05 |
| Svea Fire and Life Insurance Co., Sweden..... | | Statement not received. | | | | | | |
| Standard Mutual Fire Insurance Co., Massachusetts..... | | 15,525 00 | 226 40 | 1 45 | | | | |
| Transatlantic Fire Insurance Co., Germany..... | | 667,043 00 | 11,402 29 | 1 70 | 1,406 38 | 12 33 | 1,767 43 | 4,383 42 |
| Teutonia Insurance Co., Louisiana..... | | 410,777 73 | 7,302 15 | 1 77 | 4,726 90 | 64 72 | 5,330 33 | 2,081 60 |
| Traders Insurance Co., Illinois..... | | 1,227,459 00 | 24,813 98 | 2 02 | 6,651 61 | 26 92 | 12,021 40 | 7,444 19 |
| Union Assurance Society, England..... | | | 17,688 65 | | 6,994 86 | 39 55 | | 7,340 52 |
| Union Insurance Co., Pennsylvania..... | | 108,641 00 | 857 14 | 78 | 16 07 | 1 87 | 16 07 | 272 01 |
| United States Fire Insurance Co., New York..... | | 313,625 00 | 3,413 43 | 1 08 | 1,704 25 | 49 92 | 3,774 79 | 948 49 |
| United Firemen's Insurance Co., Pennsylvania..... | | 70,175 00 | 962 99 | 1 37 | 410 00 | 42 60 | 416 86 | 177 40 |
| Westchester Fire Insurance Co., New York..... | | 407,014 00 | 6,278 74 | 1 54 | 1,257 47 | 20 50 | 2,105 65 | 1,569 68 |
| Western Assurance Co., Canada..... | | 1,230,691 00 | 24,219 88 | 1 95 | 11,490 80 | 47 57 | 14,735 20 | 9,268 58 |
| Williamsburg City Fire Insurance Co., New York..... | | 372,885 00 | 5,735 31 | 1 53 | 1,630 85 | 28 12 | 2,630 85 | 1,479 44 |
| Western Mutual Fire Insurance Co., Colorado..... | | 251,800 00 | 6,091 05 | 2 16 | 521 15 | 8 55 | 521 15 | 1,877 96 |
| Totals..... | | \$90,841,948 31 | \$1,499,017 34 | \$1 65 | \$520,096 96 | 34 68 | \$635,554 68 | \$418,057 31 |

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE LIFE AND MUTUAL
LIFE INSURANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN
THIS STATE, FOR THE YEAR ENDING ON THE LAST DAY OF
FEBRUARY, 1896, SHOWING THEIR CONDITION ON THE
THIRTY-FIRST DAY OF DECEMBER,

1895.

TABLE

Showing business done in the State of Colorado by Life Insurance Companies during the year 1895.

| NAMES OF COMPANIES. | Policies in force December 31 of Previous year. | | Policies Issued During the Year. | | Policies Ter- minated During the Year. | | Total No. and Amount of Policies in force on De- cember 31, 1895. | | Losses Incurred During the Year. | Losses Paid During the Year. | Premiums Received. | Expense. |
|--|---|-----------------|--|----------------|--|----------------|--|-----------------|--|--|-----------------------|--------------|
| | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | | | | |
| Aetna Life Insurance Co., Connecticut. | 376 | \$ 884,953 00 | 214 | \$ 381,538 00 | 146 | \$ 329,532 00 | 444 | \$ 956,459 00 | \$ 14,094 00 | \$ 14,094 00 | \$ 38,126 47 | \$ 8,076 19 |
| Equitable Life Assurance Society of the United States, New York. | 2 00 | 8,358,365 00 | 292 | 1,037,910 00 | 250 | 1,104,776 00 | 2042 | 8,292,499 00 | 95,477 00 | 95,477 00 | 247,312 13 | 10,517 41 |
| Guardia Life Insurance Co., New York. | 312 | 860,332 00 | 159 | 304,843 00 | 120 | 297,587 00 | 351 | 897,588 00 | 5,400 00 | 6,150 00 | 41,388 07 | |
| Hartford Life and Annuity Insurance Co., Connecticut. | No business. | | | | | | | | | | | |
| Home Life Insurance Co., New York. | 30 | 142,325 00 | 60 | 287,000 00 | 16 | 75,570 00 | 74 | 354,025 00 | | | 13,351 56 | 5,315 92 |
| Manhattan Life Insurance Co., New York. | 123 | 282,922 00 | 40 | 96,573 00 | 18 | 70,452 00 | 145 | 369,843 00 | 11,860 00 | 11,860 00 | 7,711 71 | 1,692 09 |
| Massachusetts Mutual Life Insurance Co., Massachusetts. | 71 | 270,119 00 | 17 | 51,500 00 | 16 | 77,564 00 | 72 | 244,055 00 | 15,000 00 | 15,000 00 | 8,718 79 | 77 00 |
| Michigan Mutual Life Insurance Co., Michigan. | 254 | 644,040 24 | 37 | 167,234 57 | 107 | 417,254 08 | 184 | 394,020 73 | 1,000 00 | 1,000 00 | 11,198 92 | 1,247 00 |
| Mutual Benefit Life Insurance Co., New Jersey. | 535 | 1,801,527 00 | 133 | 423,944 00 | 78 | 221,196 00 | 580 | 2,004,305 00 | 8,747 00 | 8,747 00 | 62,217 55 | 13,861 79 |
| Mutual Life Insurance Co., New York. | 2897 | 7,010,630 00 | 675 | 1,272,060 00 | 815 | 730,636 00 | 2757 | 7,550,994 00 | 91,636 96 | 86,636 96 | 179,438 18 | 49,361 58 |
| National Life Insurance Co., Vermont. | 105 | 416,000 00 | 6 | 12,770 00 | 25 | 101,133 29 | 86 | 327,636 71 | 5,000 00 | 5,000 00 | 16,113 09 | 2,577 82 |
| New England Mutual Life Insurance Co., Massachusetts. | 413 | 1,341,785 00 | 122 | 446,500 00 | 100 | 396,054 00 | 435 | 1,482,232 00 | 10,050 00 | 10,050 00 | 55,483 07 | 9,555 89 |
| New York Life Insurance Co., New York. | 1937 | 6,497,490 00 | 470 | 1,052,770 00 | 251 | 654,105 00 | 2126 | 6,054,755 00 | 68,666 33 | 75,666 33 | 244,263 92 | |
| Northwestern Mutual Life Insurance Co., New York. | 2794 | 8,922,285 00 | 511 | 1,378,543 00 | 304 | 920,263 00 | 3001 | 8,480,652 00 | 72,263 12 | 68,793 12 | 275,236 88 | 36,525 77 |
| Pacific Mutual Life Insurance Co., California. | 330 | 767,806 00 | 138 | 266,935 00 | 84 | 241,450 00 | 384 | 753,291 00 | 11,000 00 | 11,000 00 | 26,339 12 | 23,276 96 |
| Penn Mutual Life Insurance Co., Pennsylvania. | 500 | 1,876,180 00 | 144 | 556,500 00 | 127 | 480,530 00 | 517 | 1,952,150 00 | 8,262 00 | 6,712 00 | 70,241 60 | 11,843 09 |
| Phoenix Mutual Life Insurance Co., Connecticut. | 56 | 87,672 00 | 37 | 97,100 00 | 18 | 29,759 00 | 75 | 148,013 00 | | | 8,630 91 | 1,257 72 |
| Provident Life and Trust Co., of Philadelphia, Pennsylvania. | 30 | 118,302 00 | 10 | 25,322 00 | 10 | 38,582 00 | 30 | 104,792 00 | | | 5,273 91 | 1,632 12 |
| Provident Savings Life Assurance Society, New York. | 175 | 857,000 00 | 77 | 290,000 00 | 90 | 460,500 00 | 162 | 686,500 00 | 11,000 00 | 11,000 00 | 14,282 16 | 2,184 74 |
| Prudential Insurance Co. of America, New Jersey. | 7965 | 1,338,978 00 | 4835 | 929,618 00 | 6730 | 1,225,898 00 | 6100 | 1,041,828 00 | 5,903 23 | 6,183 56 | 44,537 12 | 25,361 95 |
| Travelers Life Insurance Co., Connecticut. | 552 | 2,094,278 00 | 33 | 84,155 00 | 76 | 189,272 00 | 500 | 2,411,161 00 | 31,014 50 | 31,014 50 | 58,513 97 | |
| Union Central Life Insurance Co., Ohio. | 122 | 283,533 00 | 44 | 90,006 00 | 30 | 77,000 00 | 196 | 298,889 00 | 16,000 00 | 16,000 00 | 11,910 15 | 2,059 04 |
| Union Mutual Life Insurance Co., Maine. | 288 | 647,063 57 | 19 | 35,361 48 | 40 | 121,282 38 | 267 | 500,012 67 | 13,912 41 | 13,912 41 | 11,066 92 | 1,070 93 |
| United States Life Insurance Co., New York. | 204 | 453,965 00 | 172 | 422,500 00 | 87 | 196,000 00 | 280 | 650,465 00 | 5,000 00 | 5,000 00 | 20,348 03 | 8,675 16 |
| Washington Life Insurance Co., New York. | 345 | 611,450 00 | 61 | 160,244 00 | 62 | 163,578 00 | 344 | 605,516 00 | 6,729 50 | 6,729 50 | 20,110 60 | 7,188 87 |
| Total | 21,944 | \$46,284,841 81 | 8306 | \$9,873,207 05 | 9130 | \$8,943,033 75 | 21,120 | \$47,214,955 11 | \$497,956 05 | \$491,326 38 | \$1,487,304 83 | \$223,361 48 |

*This includes Industrial Business.

AETNA LIFE INSURANCE COMPANY,

Principal Office.....218 Main St., Hartford, Conn.

(Incorporated in 1820.)

M. G. BUCKLEY, President.

J. L. ENGLISH, Secretary.

CASH CAPITAL, \$1,750,000.

INCOME DURING 1895.

| | |
|---|-----------------|
| Premiums on new policies without deductions..... | \$ 579,523 91 |
| Renewal premiums, without deductions..... | 3,433,932 28 |
| Dividends applied to pay running premiums..... | 610,268 71 |
| Surrender values applied to pay running premiums..... | 13,762 60 |
| Surrender values applied to purchase paid-up insurance..... | 261,414 50 |
| Total..... | \$ 4,916,902 00 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 1,920 04 |
| Total premium income..... | \$ 4,914,981 96 |
| Interest on : | |
| Mortgage loans..... | 1,004,672 74 |
| Bonds and dividends on stocks..... | 546,514 51 |
| Premium notes, loans or liens..... | 81,400 13 |
| Other debts due the company..... | 29,165 41 |
| Rents from company's property..... | 18,598 13 |
| Dividends and surrender values on re-insurance..... | 348 43 |
| Premium notes, loans or liens restored by revival of policies..... | 486 54 |
| Profit on sales of real estate..... | 17,086 76 |
| From other sources..... | 28,724 06 |
| Total receipts during the year..... | \$ 6,641,978 67 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 3,278,438 33 |
| Premium notes, voided by lapse..... | 14,275 57 |
| Dividends paid policy holders in cash..... | 224,453 69 |
| Dividends applied by policy holders to pay running premiums..... | 610,268 71 |
| Surrender values paid in cash..... | 146,590 89 |
| Surrender values applied by policy holders to pay running premiums..... | 13,762 60 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 261,414 50 |
| Total paid policy holders..... | \$ 4,549,204 29 |
| Cash paid stockholders for interest or dividends..... | 156,250 00 |
| Cash paid for commissions and bonuses to agents..... | 551,925 52 |
| Cash paid for salaries and allowances for agencies..... | 10,838 50 |
| Cash paid for medical examiners' fees..... | 40,654 73 |
| Cash paid for salaries and all other compensation of officers..... | 113,343 57 |
| Taxes on premiums..... | 123,911 15 |
| Insurance department fees..... | 11,953 26 |
| Cash paid for rent..... | 25,201 35 |
| Cash paid for advertising, &c..... | 49,472 65 |
| Cash paid for legal expenses..... | 19,778 52 |
| All other items..... | 36,747 24 |
| Total disbursements..... | \$ 5,689,280 78 |

ASSETS.

| | |
|--|------------------|
| Cost of real estate..... | \$ 492,341 96 |
| Mortgage loans on real estate..... | 23,752,838 84 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 429,673 14 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 719,755 62 |
| Premium notes on policies in force..... | 704,471 36 |
| Cost of bonds owned..... | 12,528,918 77 |
| Cash in company's office..... | 464,543 17 |
| Cash in banks..... | 2,345,289 24 |
| Other items..... | 28,674 57 |
| Total assets..... | \$ 41,466,506 67 |
| Deduct..... | 2,349 39 |
| Total net or ledger assets..... | \$ 41,464,157 28 |

OTHER ASSETS.

| | | | |
|---|---------------|------------|----|
| Interest due and accrued on: | | | |
| Mortgages..... | \$ | 742,276 | 72 |
| Bonds and stocks..... | | 121,380 | 18 |
| Collateral loans..... | | 4,266 | 85 |
| Premium notes, loans or liens..... | | 171,467 | 66 |
| Other assets..... | | 15,879 | 20 |
| Total..... | \$ | 1,055,270 | 61 |
| Market value of bonds and stocks over cost..... | | 662,115 | 53 |
| | NEW PREMIUMS. | RENEWALS. | |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ | 54,565 | 28 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | | 32,948 | 93 |
| Total..... | \$ | 87,514 | 21 |
| Deduct cost of collection..... | | 43,757 | 10 |
| Net amount of uncollected and deferred premiums..... | \$ | 43,757 | 11 |
| Total of invested and other assets..... | \$ | 43,568,471 | 28 |
| Less items not admitted..... | | 8,433 | 55 |
| Total assets, less items not admitted..... | \$ | 43,560,037 | 73 |

LIABILITIES.

| | | | |
|---|----|------------|----|
| Net present value of all outstanding policies in force Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ | 36,199,701 | 00 |
| Deduct net value of risks of this company re-insured in other solvent companies..... | | 45,989 | 00 |
| Net reserve..... | \$ | 36,153,712 | 00 |
| Total policy claims..... | | 218,170 | 77 |
| All other liabilities..... | | 549,138 | 54 |
| Total..... | \$ | 36,921,021 | 31 |

EXHIBIT OF POLICIES.

| | | |
|---|--------|------------------|
| | NO. | |
| Policies in force at close of 1894..... | 83,370 | \$135,907,795 94 |
| Policies in force at close of 1895..... | 85,368 | 140,027,260 94 |
| Net increase..... | 1,998 | 4,119,465 00 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 10,445 | 20,744,280 00 |
| Terminated in 1895..... | 8,447 | 16,624,815 00 |
| By death..... | 1,327 | 2,319,524 00 |
| By maturity..... | 810 | 929,102 00 |
| By expiry..... | 744 | 1,764,260 00 |
| By surrender..... | 1,395 | 2,277,233 00 |
| By lapse..... | 2,399 | 5,537,433 00 |
| By change and decrease..... | | 94,850 00 |
| Not taken..... | 1,500 | 3,213,213 00 |
| From end't to term..... | 258 | 489,200 00 |

BUSINESS IN COLORADO IN 1895.

| | | |
|--|-----|---------------|
| | NO. | |
| Policies in force at end of 1894..... | 376 | \$ 884,953 00 |
| Issued during 1895..... | 214 | 381,538 00 |
| Ceased to be in force during 1895..... | 146 | 329,532 00 |
| In force December 31, 1895..... | 444 | 986,959 00 |
| Losses incurred..... | 4 | 14,084 00 |
| Losses paid..... | 4 | 14,084 00 |
| Premiums received..... | | 38,126 47 |
| Expense..... | | 8,076 19 |
| Taxes..... | | 762 53 |

EQUITABLE LIFE ASSURANCE SOCIETY, OF THE UNITED STATES.

Principal Office..... 120 Broadway, New York

(Incorporated in 1859.)

HENRY B. HYDE, President.

WM. ALEXANDER, Secretary.

CASH CAPITAL, \$100,000.

INCOME DURING 1895.

| | |
|---|-------------------|
| Premiums on new policies, without deductions..... | \$ 3,550,821 25 |
| Renewal premiums, without deductions..... | 29,374,219 73 |
| Dividends applied to purchase paid up additions and annuities..... | 708,034 37 |
| Surrender values applied to purchase paid-up insurance..... | 2,039,143 00 |
| Consideration for annuities, other than matured installment policies..... | 529,131 63 |
| Total..... | \$ 36,201,649 98 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 985 22 |
| Total premium income..... | \$ 36,200,664 76 |
| Interest on: | |
| Mortgage loans..... | 1,118,894 48 |
| Bonds and dividends on stocks..... | 4,521,093 77 |
| Other debts due the company..... | 880,609 51 |
| Rents from company's property..... | 1,496,212 22 |
| Profit on securities..... | 78,878 15 |
| Total receipts during the year..... | \$ 44,296,442 89 |
| Balance of net or ledger assets December 31, 1894..... | 177,360,261 37 |
| Total..... | \$ 221,656,704 26 |

DISBURSEMENTS DURING 1895.

| | |
|---|------------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 12,151,287 51 |
| Paid to annuitants..... | 406,612 08 |
| Dividends paid policy holders in cash..... | 1,294,919 86 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 708,034 37 |
| Surrender values paid in cash..... | 2,968,002 87 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 2,039,443 00 |
| Total paid policy holders..... | \$ 19,568,299 69 |
| Cash paid stockholders for interest or dividends..... | 7,000 00 |
| Cash paid for commissions and bonuses to agents..... | 3,912,691 29 |
| Cash paid for salaries and allowances for agencies..... | 194,163 74 |
| Cash paid for medical examiners' fees..... | 237,145 46 |
| Cash paid for salaries and all other compensation of officers..... | 604,113 79 |
| Taxes on premiums..... | 226,144 73 |
| Cash paid for taxes on real estate..... | 244,097 97 |
| Insurance department fees..... | 16,004 41 |
| Cash paid for rent..... | 295,040 57 |
| Cash paid for commuting renewal commissions..... | 597,855 34 |
| Cash paid for advertising..... | 416,874 49 |
| Cash paid for legal expenses..... | 194,994 41 |
| Cash paid for repairs..... | 757,386 86 |
| Losses on sales of real estate..... | 8,555 55 |
| All other items..... | 391,647 13 |
| Total disbursements..... | \$ 27,692,085 43 |
| Balance..... | 193,964,618 83 |

ASSETS.

| | |
|--|-------------------|
| Cost of real estate..... | \$ 40,834,058 80 |
| Mortgage loans on real estate..... | 27,194,562 12 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 2,615,500 00 |
| Cost of bonds and stocks owned..... | 110,437,614 46 |
| Cash in company's office..... | 1,567,978 66 |
| Cash in banks..... | 10,012,687 76 |
| Other assets..... | 1,252,217 03 |
| Total net or ledger assets..... | \$ 193,964,618 83 |

OTHER ASSETS.

| | | |
|---|-------------------------|-------------------|
| Interest due and accrued on : | | |
| Mortgages..... | { | |
| Bonds and stocks..... | | |
| Collateral loans..... | | |
| Other assets..... | | \$ 51,039 35 |
| Rents due and accrued on company's property or lease..... | | 179,802 64 |
| Total..... | | \$ 511,071 38 |
| Market value of bonds and stocks over cost..... | | 3,093,307 63 |
| | NEW PREMIUMS. RENEWALS. | |
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 524,004 00 | \$ 1,252,896 00 |
| Gross deferred premiums on policies in force December 31, 1895..... | 228,014 00 | 2,295,574 00 |
| Total..... | \$ 752,018 00 | \$ 3,548,470 00 |
| Deduct cost of collection..... | 150,404 00 | 709,694 00 |
| Net amount of uncollected and deferred premiums..... | \$ 601,614 00 | \$ 2,838,776 00 |
| | | 3,440,390 00 |
| Total of invested and other assets..... | | \$ 301,009,387 84 |
| Less items not admitted..... | | 1,252,217 03 |
| Total assets less items not admitted..... | | \$ 199,757,170 81 |

LIABILITIES.

| | |
|--|-------------------|
| Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 158,771,701 00 |
| Net reserve..... | 158,771,701 00 |
| Total policy claims..... | 1,444,289 11 |
| All other liabilities..... | 169,386 00 |
| Liabilities on policy holders account..... | 160,385,376 11 |
| Gross surplus..... | 39,371,794 70 |
| Total liabilities..... | \$ 199,757,170 81 |

EXHIBIT OF POLICIES.

| | | |
|---|---------|-------------------|
| | NO. | |
| Policies in force at close of 1894..... | 281,577 | \$ 913,556,733 00 |
| Policies in force at close of 1895..... | 287,478 | 912,509,553 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)..... | 44,158 | 132,078,530 00 |
| Terminated in 1895..... | 38,257 | 133,125,710 00 |
| By death..... | 3,160 | 11,853,943 00 |
| By maturity..... | 248 | 789,072 00 |
| By expiry..... | 233 | 890,372 00 |
| By surrender..... | 11,028 | 38,576,377 00 |
| By lapse..... | 16,525 | 48,084,435 00 |
| Not taken..... | 7,063 | 33,071,511 00 |

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

| | |
|---|------------------|
| Surplus at end of previous year..... | \$ 35,574,051 93 |
| Receipts from margins or loading on premiums during year, in excess of four per cent. actuaries' net premiums, estimated..... | 8,500,000 00 |
| Receipts from interest, rents, dividends and discounts..... | 8,000,771 30 |
| Tabular or expected mortality (4 per cent. actuaries' table of mortality) estimated | 13,550,000 00 |
| Gain from sales of ledger assets..... | \$ 78,878 15 |
| From "other assets," less unadmitted..... | 627,203 00 |
| Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality), estimated..... | 7,200,000 00 |
| Total..... | \$ 73,580,904 38 |
| Cost of conducting the business during the year, being total of "miscellaneous expenses,"..... | \$ 8,050,307 53 |
| Death loss incurred, less reserve on same, estimated..... | 8,500,000 00 |
| Interest required to maintain reserve (four per cent actuaries' table of mortality), estimated..... | 6,100,000 00 |
| Dividends declared..... | 2,002,954 23 |
| Loss realized on ledger assets..... | \$ 73,478 21 |
| From "other assets," less unadmitted..... | 1,500,000 00 |
| Allowed for surrendered and purchased policies, including values given in exchange..... | 1,573,478 21 |
| | 5,007,445 87 |
| Surplus, December 31..... | \$ 39,371,794 70 |

BUSINESS IN COLORADO IN 1895

| | NO. | |
|--|-------|-----------------|
| Policies in force at end of 1894..... | 2,000 | \$ 8,358,365 00 |
| Issued during 1895..... | 292 | 1,038,910 00 |
| Ceased to be in force during 1895..... | 250 | 1,104,776 00 |
| In force December 31, 1895..... | 2,042 | 8,292,490 00 |
| Losses incurred..... | 26 | 95,477 00 |
| Losses paid..... | 25 | 95,977 00 |
| Premiums received..... | | 247,312 13 |
| Expense..... | | |
| Taxes..... | | |

GERMANIA LIFE INSURANCE COMPANY.

Principal Office.....20 Nassau St., New York

(Incorporated in 1860.)

HUGO WESENDONCK, President. HUBERT CILLIS, Secretary.

CASH CAPITAL, \$200,000.

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies, without deductions..... | \$ 326,845 99 |
| Renewal premiums, without deductions..... | 2,448,502 66 |
| Dividends applied to purchase paid-up additions and annuities..... | 23,119 97 |
| Surrender values applied to purchase paid-up insurance..... | 190,077 55 |
| Consideration for annuities, other than matured installment policies..... | 34,100 54 |
| Total..... | \$ 3,022,646 71 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 6,517 90 |
| Total premium income..... | \$ 3,016,128 81 |
| Interest on: | |
| Mortgage loans..... | \$ 538,879 03 |
| Bonds and dividends on stocks..... | 257,381 72 |
| Premium notes, loans or liens..... | 51,828 10 |
| Discount on claims paid in advance..... | 1,622 55 |
| Rents from company's property..... | 138,823 05 |
| Dividends and surrender values on re-insurance..... | 2,384 00 |
| From other sources..... | 1,891 74 |
| Total receipts during the year..... | \$ 4,005,989 30 |
| Balance of net or ledger assets December 31, 1894..... | 19,226,922 18 |
| Total..... | \$ 23,232,911 48 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 1,660,099 32 |
| Paid to annuitants..... | 21,648 29 |
| Dividends paid policy holders in cash..... | 7,632 55 |
| Dividends applied by policy holders to pay running premiums..... | 119,099 77 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 23,119 97 |
| Surrender values paid in cash..... | 206,164 71 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 190,077 55 |
| Total paid policy holders..... | \$ 2,227,842 26 |
| Cash paid stockholders for interest and dividends..... | 24,000 00 |
| Cash paid for commissions and bonuses to agents..... | 301,742 66 |

| | |
|--|-----------------|
| Cash paid for salaries and allowances for agencies..... | 101,220 10 |
| Cash paid for medical examiners' fees..... | 25,095 83 |
| Cash paid for salaries and all other compensation of officers..... | 83,775 32 |
| Taxes on premiums and reserves..... | 15,772 18 |
| Cash paid for taxes on real estate..... | 19,615 90 |
| Insurance department fees..... | 3,687 27 |
| Cash paid for rent..... | 19,665 00 |
| Cash paid for commuting renewal commissions..... | 2,163 44 |
| Cash paid for advertising..... | 15,103 44 |
| Cash paid for legal expenses, furniture, etc..... | 2,683 23 |
| Cash paid for repairs..... | 37,781 07 |
| All other items..... | 37,551 67 |
| Total disbursements..... | \$ 2,917,728 37 |
| Balance..... | 20,315,133 11 |

ASSETS.

| | |
|--|-----------------|
| Cost of real estate..... | \$ 2,141,495 15 |
| Mortgage loans on real estate..... | 11,354,115 00 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 925,724 34 |
| Cost of bonds owned..... | 5,572,414 23 |
| Cash in company's office..... | 137,922 95 |
| Cash in banks..... | 182,911 44 |
| Other assets..... | 520 00 |
| Total net or ledger assets..... | \$20,315,133 11 |

OTHER ASSETS.

| | | |
|---|---------------|------------------|
| Interest due and accrued on : | | |
| Mortgages..... | \$ | 145,702 16 |
| Bonds and stocks..... | | 41,592 51 |
| Rents due and accrued on company's property or lease..... | | 5,016 67 |
| Total..... | \$ | 192,311 34 |
| Market value of real estate over cost..... | | 44,334 82 |
| Market value of bonds and stocks over cost..... | | 182,961 34 |
| | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ 34,463 24 | \$ 135,759 46 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | 41,450 38 | 288,069 96 |
| Total..... | \$ 75,893 62 | \$ 423,829 42 |
| Deduct cost of collection..... | 3,984 45 | 22,251 04 |
| Net amount of uncollected and deferred premiums | \$ 36,049 47 | \$ 401,578 38 |
| Total of invested and ether assets..... | | \$ 21,172,368 46 |

LIABILITIES.

| | |
|---|------------------|
| Net present value of all outstanding policies in force Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 18,526,189 00 |
| Additions and annuities..... | 512,444 00 |
| Total..... | \$ 19,038,633 00 |
| Deduct net value of risks re-insured..... | 23,365 00 |
| Net reserve..... | \$ 19,015,268 00 |
| Total policy claims..... | 194,110 28 |
| All other liabilities..... | 130,840 68 |
| Liabilities on policy holders' account..... | 19,340,218 96 |
| Gross surplus..... | \$ 1,632,149 50 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|-----------------|
| Policies in force at close of 1894..... | 40,012 | \$68,898,797 00 |
| Policies in force at close of 1895..... | 40,772 | 69,025,662 00 |
| Net increase..... | 760 | 126,865 00 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 5,650 | 9,192,415 00 |
| Terminated in 1895..... | 4,890 | 9,065,550 00 |
| By death..... | 609 | 1,153,512 00 |
| By maturity..... | 379 | 514,555 00 |
| By expiry..... | 75 | 149,385 00 |
| By surrender..... | 947 | 1,699,922 00 |
| By lapse..... | 2,015 | 3,846,039 00 |
| By change and decease..... | — | 323,765 00 |
| Not taken..... | 865 | 1,378,342 00 |

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

| | |
|---|-----------------|
| Surplus at end of previous year..... | \$ 1,327,372 06 |
| Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums..... | 674,211 65 |
| Receipts from interest, rents and discounts..... | 1,002,911 95 |
| Tabular or expected mortality (4 per cent. Actuaries' table of mortality)..... | 692,598 02 |
| Gains from ledger assets, \$5,621.40; from "other assets," less unadmitted, \$23,473.65..... | 29,095 05 |
| Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries tables of mortality)..... | 601,743 49 |
| Total..... | \$ 4 327,932 22 |
| Cost of conducting the business during the year, being total of "miscellaneous expenses"..... | \$639,886 11 |
| Death losses incurred, less reserve on same..... | 633,843 05 |
| Interest required to maintain reserve (4 per cent. Actuaries table of mortality)..... | 745,288 04 |
| Dividends to policy holders..... | 180,518 26 |
| Allowed for Surrendered and Purchased Policies, including values given in exchange..... | 396,242 26 |
| Surplus December 31..... | \$ 1,632,149 50 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Policies in force at end of 1894..... | 312 | \$ 860,332 00 |
| Issued during 1895..... | 159 | 304,843 00 |
| Ceased to be in force during 1895..... | 120 | 267,587 00 |
| In force December 31, 1895..... | 351 | 897,588 00 |
| Losses incurred..... | 3 | 5,400 00 |
| Losses paid..... | 4 | 6,150 00 |
| Premiums received..... | | 41,388 07 |
| Expense..... | | 10,517 41 |
| Tax..... | | 827 76 |

HARTFORD LIFE AND ANNUITY INSURANCE CO.

Principal Office.....230 Asylum St., Hartford, Conn.

(Incorporated in 1866.)

R. B. PARKER, President.

STEPHEN BALL, Secretary.

CASH CAPITAL, \$250,000.

INCOME DURING 1895.

| | |
|---|---------------|
| Renewal premiums, without deductions..... | \$ 2,607 05 |
| Total..... | \$ 2,607 05 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 111 20 |
| Total premium income..... | \$ 2,495 85 |
| Interest on: | |
| Mortgage loans..... | \$ 9,581 84 |
| Bonds and dividends on stocks..... | 1,938 00 |
| Premium notes, loans or liens..... | 4,732 60 |
| Rents from company's property..... | 6,386 59 |
| From other sources..... | 200 60 |
| Total receipts during the year..... | \$ 25,334 88 |
| Balance of net or ledger assets December 31, 1894..... | 510,780 25 |
| Total..... | \$ 536,115 13 |

DISBURSEMENTS DURING 1895.

| | | |
|---|----|------------|
| Total net amount actually paid for losses and matured endowments..... | \$ | 16,375 00 |
| Dividends paid policy holders in cash | | 12,818 52 |
| Surrender values paid in cash..... | | 14,763 10 |
| Total paid policy holders..... | \$ | 43,956 62 |
| Cash paid for commissions and bonuses to agents..... | | 63 14 |
| Cash paid for taxes on real estate..... | | 1,373 91 |
| Cash paid for legal expenses..... | | 60 25 |
| Cash paid for repairs..... | | 304 86 |
| All other items..... | | 102 90 |
| Total disbursements..... | \$ | 46,461 68 |
| Balance..... | | 489,653 45 |

ASSETS.

| | | |
|--|----|------------|
| Cost of real estate..... | \$ | 184,989 17 |
| Mortgage loans on real estate..... | | 150,925 00 |
| Loans made to policy holders on this company's policies assigned as collateral.. | | 80,657 50 |
| Cost of bonds owned..... | | 43,449 00 |
| Cash in banks..... | | 27,632 78 |
| Total net or ledger assets..... | \$ | 489,653 45 |

OTHER ASSETS.

| | | |
|---|-----------|------------|
| Interest due and accrued on : | | |
| Mortgages..... | \$ | 2,936 00 |
| Total | \$ | 2,936 00 |
| Gross deferred premiums on policies in force December 31, 1895, | RENEWALS. | |
| | \$ | 146 71 |
| Total | \$ | 146 71 |
| Deduct cost of collection..... | | 29 34 |
| Net amount of uncollected and deferred premiums..... | \$ | 117 37 |
| Total of invested and other assets..... | \$ | 492,706 82 |
| Less items not admitted..... | | 7,509 00 |
| Total assets, less items not admitted..... | \$ | 485,197 82 |

LIABILITIES.

| | | |
|---|----|------------|
| Net present value of all outstanding policies in force December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ | 275,680 00 |
| Deduct net value of risks of this company re-insured in other solvent companies | | 5,560 00 |
| Net reserve..... | | 270,120 00 |
| Total policy claims..... | | 6,365 00 |
| All other liabilities..... | | 946 00 |
| Liabilities on policy holders account..... | | 277,431 00 |
| Gross surplus..... | | 235,197 82 |
| Capital stock paid up..... | | 250,000 00 |

EXHIBIT OF POLICIES.

| | | |
|--|-----|---------------|
| | NO. | |
| Policies in force at close of 1894..... | 376 | \$ 539,183 00 |
| Policies in force at close of 1895..... | 344 | 496,405 00 |
| Issued in 1895 (new policies issued, old policies revived and additions).... | | 142 00 |
| Terminated in 1895..... | 32 | 42,020 00 |
| By death..... | 8 | 16,633 00 |
| By expiry..... | 3 | 2,500 00 |
| By surrender..... | 20 | 23,287 00 |
| By lapse..... | 1 | 500 00 |

**GAIN AND LOSS EXHIBIT,
DURING YEAR 1895.**

OLD LINE DEPARTMENT.

| | | |
|--|-----------|------------------|
| Surplus at end of previous year..... | | |
| Actual surplus of Assessment Department used in 1895 to maintain reserve liability in "Old Line" Department..... | \$ | 2,579 80 |
| Receipts from margins or loading on premiums during year, in excess of four per cent. actuaries' net premiums..... | | 619 46 |
| Receipts from interest, rents, dividends and discounts..... | | 21,216 26 |
| Tabular or expected mortality (four per cent. actuaries' table of mortality, computed upon amount of risk)..... | | 8,189 34 |
| Gain from ledger assets (Suspense account)..... | | 200 00 |
| Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality)..... | | 16,517 54 |
| Total..... | \$ | 49,352 40 |
| Cost of conducting the business during the year, being total of miscellaneous expenses..... | \$ | 2,616 26 |
| Death losses incurred, less reserve on same..... | | 8 062 14 |
| Interest required to maintain reserve (four per cent. actuaries' table of mortality)..... | | 11,092 38 |
| Dividends declared..... | | 12,818 52 |
| Allowed for surrendered and purchased policies..... | | 14,763 10 |
| | | 49,352 40 |

ASSESSMENT DEPARTMENT.

| | | |
|---|-----------|-------------------|
| Surplus at end of previous year..... | \$ | 177,125 87 |
| Receipts from members in excess of amounts paid members..... | | 401,165 42 |
| Receipts from interest..... | | 57,455 84 |
| Decrease of actual liabilities to others than members..... | | 4,888 91 |
| Total..... | \$ | 640,636 04 |
| Cost of conducting business..... | \$ | 306,100 47 |
| Increase of actual liability to members..... | | 31,598 67 |
| Dividends declared..... | | 20,000 00 |
| Surplus used for maintaining reserve liability of "Old Line" Department..... | | 2,579 80 |
| | | 360,278 94 |
| Surplus, December 31, 1895 (without deduction for depreciation of assets).... | \$ | 280,357 10 |

HOME LIFE INSURANCE COMPANY.

Principal Office.....256 Broadway, New York, N. Y.

(Incorporated in 1860.)

GEO. E. IDE, President.

ELLIS W. GLADWIN, Secretary.

CASH CAPITAL, \$125,000.

INCOME IN 1895.

| | | |
|---|-----------|---------------------|
| Premiums on new policies, without deductions..... | \$ | 312,913 99 |
| Renewal premiums, without reductions..... | | 1,028,701 56 |
| Dividends applied to pay running premiums..... | | 88,699 53 |
| Dividends applied to purchase paid-up additions and annuities..... | | 80,117 28 |
| Surrender values applied to purchase paid-up insurance..... | | 56,219 00 |
| Consideration for annuities, other than matured installment policies..... | | 53,979 70 |
| Total..... | \$ | 1,620,631 06 |
| Deduct amount of premiums paid to other companies for re-insurance..... | | 3,625 54 |
| Total premium income..... | \$ | 1,617,005 52 |

| | |
|--|------------------|
| Interest on: | |
| Mortgage loans..... | 105,534 80 |
| Bonds and dividends on stocks..... | 152,541 77 |
| Premium notes, loans or liens..... | 32,652 40 |
| Other debts due the company..... | 19,792 93 |
| Discount on claims paid in advance..... | 176 57 |
| Rents from company's property..... | 71,469 07 |
| Total receipts during the year..... | \$ 1,999,173 06 |
| Balance of net or ledger assets December 31, 1894..... | 8,237,609 39 |
| Total..... | \$ 10,236,782 45 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 584,475 28 |
| Paid to annuitants..... | 9,706 58 |
| Dividends paid policy holders in cash..... | 5,377 07 |
| Dividends applied by policy holders to pay running premiums..... | 88,699 53 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 80,117 28 |
| Surrender values paid in cash..... | 112,186 72 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 56,219 00 |
| Total paid policy holders..... | \$ 936,781 46 |
| Cash paid stockholders for interest or dividends..... | 15,000 00 |
| Cash paid for commissions and bonuses to agents..... | 256,675 45 |
| Cash paid for salaries and allowances for agencies..... | 80,940 12 |
| Cash paid for medical examiners' fees..... | 26,967 00 |
| Cash paid for salaries and all other compensation of officers..... | 79,976 62 |
| Taxes on premiums..... | 16,061 51 |
| Cash paid for taxes on real estate..... | 11,212 94 |
| Insurance department fees..... | 6,428 28 |
| Cash paid for rent..... | 25,008 34 |
| Cash paid for advertising, etc..... | 19,734 92 |
| Cash paid for legal expenses..... | 9,755 15 |
| Cash paid for repairs..... | 23,935 07 |
| Losses on sales of real estate, etc..... | 15,809 71 |
| All other items..... | 53,202 35 |
| Total disbursements..... | \$ 1,577,488 92 |
| Balance..... | 8,659,293 53 |

ASSETS.

| | |
|---|-----------------|
| Cost of real estate..... | \$ 1,696,708 44 |
| Mortgage loans on real estate..... | 2,501,447 52 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 125,400 00 |
| Loans made to policy holders on this company's policies assigned as collateral..... | 297,784 23 |
| Premium notes on policies in force..... | 486,899 18 |
| Cost of bonds owned..... | 3 343,064 76 |
| Cash in banks..... | 168,879 37 |
| All other assets..... | 129,214 03 |
| Total..... | \$ 8,659,397 53 |
| Deduct agent's credit balances..... | 104 00 |
| Total net or ledger assets..... | \$ 8,659,293 53 |

OTHER ASSETS.

| | |
|--|---------------|
| Interest due and accrued on: | |
| Mortgages..... | \$ 35,678 00 |
| Bonds and stocks..... | 52,112 20 |
| Collateral loans..... | 951 00 |
| Premium notes, loans or liens..... | 1,939 44 |
| Rents due and accrued on company's property or lease and other assets..... | 10,418 53 |
| Total..... | \$ 101,099 17 |
| Market value of real estate over cost..... | 95,516 63 |
| Market value of bonds and stocks over cost..... | 67,668 74 |
| Due from other companies for re-insurance..... | 12,500 00 |

| | NEW PREMIUMS. | RENEWALS. |
|---|---------------|-----------------|
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 60,002 05 | \$ 89,878 03 |
| Gross deferred premiums on policies in force December 31, 1895..... | 17,592 65 | 61,382 26 |
| Total | \$ 77,594 70 | \$151,260 29 |
| Deduct cost of collection..... | 43,220 25 | 10,739 48 |
| Net amount of uncollected and deferred premiums..... | \$ 34,374 45 | \$ 140,520 81 |
| | | 174,895 26 |
| Total | | \$ 9,110,973 38 |
| Less items not admitted..... | | 129,110 03 |
| Total assets less items not admitted..... | | \$ 8,981,863 35 |

LIABILITIES.

| | |
|--|-----------------|
| Net present value of all outstanding policies in force December 31, 1895, according to actuaries table of mortality with 4 per cent. interest..... | \$ 7,395,885 00 |
| Additions and annuities..... | 415,152 00 |
| Total | \$ 7,811,037 00 |
| Deduct net value of risks of this company re-insured..... | 5,415 00 |
| Net reserve..... | \$ 7,805,622 00 |
| Total policy claims..... | 141,171 50 |
| Unpaid dividends due policy holders | 6,558 72 |
| All other liabilities..... | 3,312 86 |
| Total | \$ 7,956,665 08 |

EXHIBIT OF POLICIES.

| | No. | |
|---|--------|------------------|
| Policies in force at the close of 1894..... | 19,944 | \$ 38,807,735 00 |
| Policies in force at the close of 1895..... | 21,604 | 42,247,014 00 |
| Net increase..... | 1,660 | 3,419,279 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)... | 5,623 | 12,311,313 80 |
| Terminated in 1895..... | 3,963 | 8,635,186 80 |
| By death..... | 261 | 487,124 45 |
| By maturity..... | 59 | 96,850 83 |
| By expiry..... | 1 | |
| By surrender..... | 778 | 1,670,579 00 |
| By lapse..... | 1,846 | 3,555,400 00 |
| By change and decrease..... | 7 | 213,972 52 |
| Not taken..... | 1,011 | 2,611,260 00 |

GAIN AND LOSS EXHIBIT,
YEAR OF 1895.

| | |
|---|-----------------|
| Surplus, December 31, 1894..... | \$ 1,185,321 03 |
| CREDITS:—FOUR PER CENT. ACTUARIES' TABLE OF MORTALITY. | |
| Margins or loading in excess of net premiums..... | 319,585 09 |
| Net tabular cost of insurance..... | 504,463 45 |
| Interest, rents, dividends and discounts..... | 382,167 54 |
| Gain on compromised and resisted claims..... | 9,000 00 |
| Decrease in unpaid dividends, surrender value liability, advance premiums, unpaid bills and other liabilities, except reserve and policy claims..... | 1,688 08 |
| Reserve on policies lapsed, surrendered and purchased, upon which <i>less than three</i> annual payments were made and reserves applied to the purchase of paid-up insurance..... | 129,028 00 |
| Reserve on policies lapsed, surrendered and purchased, upon which <i>more than two</i> annual payments were made..... | 173,648 00 |
| Total | \$ 2,704,851 19 |

| | |
|---|-----------------|
| DEBITS:—FOUR PER CENT. ACTUARIES' TABLE OF MORTALITY. | |
| Dividends paid policy holders..... | \$ 174,193 88 |
| Death claims incurred, including annuity payments, less reserve on same..... | 379,617 58 |
| Expense of management..... | 547,797 96 |
| Decrease in assets, including unadmitted..... | 10,659 48 |
| Other disbursements, including "Profit and Loss" items..... | 92,909 50 |
| Interest required to maintain reserve..... | 306,068 80 |
| For surrendered and purchased policies upon which <i>more than two</i> annual payment were made, viz: | |
| Allowed as cash surrenders..... | \$ 112,186 72 |
| Reserve required in granting paid-up insurance.. | 56,219 00 |
| | 168,405 72 |
| Total debits..... | 1,679,652 92 |
| Surplus, December 31, 1895..... | \$ 1,025,198 27 |

BUSINESS IN COLORADO IN 1895.

| | No. | |
|---|-----|---------------|
| Policies in force at the end of 1894..... | 30 | \$ 142,525 00 |
| Issued during 1895..... | 60 | 287,000 00 |
| Ceased to be in force during 1895..... | 16 | 75,500 00 |
| In force December 31, 1895..... | 74 | 354,025 00 |
| Premiums received..... | | 13,831 56 |
| Expense..... | | 5,315 92 |
| Tax..... | | 276 63 |

MANHATTAN LIFE INSURANCE COMPANY.

Principal Office.....66 Broadway, New York.

(Incorporated in 1850.

HENRY B. STOKES, President.

W. C. FRAZEE, Secretary.

CASH CAPITAL, \$100,000.00.

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies, without deductions..... | \$ 252,548 64 |
| Renewal premiums, without deductions..... | 1,579,054 15 |
| Dividends applied to pay running premiums..... | 90,688 03 |
| Dividends applied to purchase paid-up additions and annuities..... | 1,972 97 |
| Surrender values applied to purchase paid-up insurance..... | 96,586 20 |
| Consideration for annuities, other than matured installment policies..... | 74,079 40 |
| Total..... | \$ 2,094,929 39 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 11,136 76 |
| Total premium income..... | \$ 2,083,792 63 |
| Interest on: | |
| Mortgage loans..... | 191,687 39 |
| Bonds and dividends on stocks..... | 158,870 37 |
| Premium notes, loans or liens..... | 45,565 22 |
| Other debts due the company..... | 70,662 15 |
| Rents from company's property..... | 200,195 99 |
| Dividends and surrender values on re-insurance..... | 941 49 |
| Premium notes, loans or liens restored by revival of policies..... | 1,464 77 |
| Profit on sales of securities..... | 22,954 35 |
| Total receipts during the year..... | \$ 2,775,634 36 |
| Balance of net or ledger assets December 31, 1894..... | 13,004,426 86 |
| Total..... | \$ 15,780,061 22 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 1,265,920 65 |
| Paid to annuitants..... | 5,089 59 |
| Premium notes, voided by lapse..... | 9,517 69 |

| | |
|---|-----------------|
| Dividends paid policy holders in cash..... | 9,238 78 |
| Dividends applied by policy holders to pay running premiums..... | 90,688 03 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 1,972 97 |
| Surrender values paid in cash..... | 145,161 18 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 96,586 20 |
| Total paid policy holders..... | \$ 1,624,175 09 |
| Cash paid stockholders for interest or dividends..... | 16,000 00 |
| Cash paid for commissions and bonuses to agents..... | 280,382 55 |
| Cash paid for salaries and allowances for agencies..... | 76,040 28 |
| Cash paid for medical examiners' fees..... | 45,590 02 |
| Cash paid for salaries and all other compensation of officers..... | 93,721 65 |
| Taxes on premiums..... | 14,567 34 |
| Cash paid for taxes on real estate..... | 25,049 88 |
| Insurance department fees..... | 15,312 89 |
| Cash paid for rent..... | 71,939 76 |
| Cash paid for advertising..... | 32,554 23 |
| Cash paid for legal expenses..... | 16,450 85 |
| Cash paid for repairs..... | 59,289 32 |
| All other items..... | 26,091 78 |
| Total disbursements..... | \$ 2,397,165 64 |
| Balance..... | 13,382,895 58 |

ASSETS.

| | |
|---|-----------------|
| Cost of real estate..... | \$ 3,558,596 23 |
| Mortgage loans on real estate..... | 3,560,099 00 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 1,216,412 50 |
| Loss made to policy holders on this company's policies assigned as collateral.... | 224,144 16 |
| Premium notes on policies in force..... | 557,017 37 |
| Cost of bonds owned..... | 4,012,212 69 |
| Cash in company's office..... | 18,808 90 |
| Cash in banks..... | 235,604 73 |
| Total net or ledger assets..... | \$13,382,895 58 |

OTHER ASSETS.

| | | |
|---|---------------|------------------|
| Interest due and accrued on: | | |
| Mortgages..... | \$ | 82,783 68 |
| Bonds and stocks..... | | 2,687 50 |
| Collateral loans..... | | 7,212 31 |
| Premium notes, loans or liens..... | | 13,415 99 |
| Rents due and accrued on company's property or lease..... | | 9,346 66 |
| Other assets..... | | 7,007 50 |
| Total..... | \$ | 122,453 64 |
| Market value of real estate over cost..... | | 323,903 77 |
| Market value of bonds and stocks over cost..... | | 128,706 81 |
| | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ 68,239 20 | \$ 102,984 35 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | 11,607 00 | 119,427 00 |
| Total..... | \$ 79,846 20 | \$ 222,411 35 |
| Deduct cost of collection..... | 43,915 41 | 16,680 85 |
| Net amount of uncollected and deferred premiums..... | \$ 35,930 79 | \$ 205,730 50 |
| Other items..... | | 285,820 23 |
| Total of invested and other assets..... | | \$ 14,485,441 32 |
| Less items not admitted..... | | 285,820 23 |
| Total assets, less items not admitted..... | | \$ 14,199,621 09 |

LIABILITIES.

| | |
|--|------------------|
| Net present value of all outstanding policies in force on Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 13,113,132 00 |
| Deduct net value of risks of this company re-insured in other solvent companies..... | 5,765 00 |
| Net reserve..... | 13,107,367 00 |
| Total policy claims..... | 256,842 64 |
| All other liabilities..... | 68,485 29 |
| Liabilities on policy holders account..... | 13,432,694 93 |
| Gross surplus..... | \$ 766,926 16 |
| Total liabilities..... | \$ 14,199,621 09 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 25,142 | \$ 61,618,675 27 |
| Policies in force at close of 1895..... | 25,816 | 61,612,174 37 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 5,553 | 13,884,176 06 |
| Terminated in 1895..... | 4,879 | 13,890,676 96 |
| By death..... | 459 | 1,169,412 90 |
| By maturity..... | 56 | 105,716 00 |
| By expiry..... | ..... | 37,957 00 |
| By surrender..... | 314 | 659,203 94 |
| By lapse..... | 2,250 | 5,689,926 58 |
| By change and decrease..... | 138 | 1,399,242 54 |
| Not taken..... | 1,662 | 4,829,218 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-------|---------------|
| Policies in force at end of 1894..... | 123 | \$ 282,922 00 |
| Issued during 1895..... | 40 | 96,573 00 |
| Ceased to be in force during 1895..... | 18 | 70,152 00 |
| In force December 31, 1895..... | 145 | 309,343 00 |
| Losses incurred..... | 5 | 11,860 00 |
| Losses paid..... | 5 | 11,860 00 |
| Premiums received..... | ..... | 7,711 71 |
| Expense..... | ..... | 1,692 09 |
| Tax..... | ..... | 154 23 |

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

Principal Office.....Springfield, Mass.

(Incorporated in 1851)

JNO. A. HALL, President.

HENRY M. PHILLIPS, Secretary.

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies, without deductions..... | \$ 522,740 10 |
| Renewal premiums, without deductions..... | 2,483,246 31 |
| Dividends applied to pay running premiums..... | 312,896 65 |
| Dividends applied to purchase paid-up additions..... | 42,104 80 |
| Surrender values applied to purchase paid-up insurance..... | 5,790 00 |
| Total..... | \$ 3,366,277 86 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 41,265 58 |
| Total premium income..... | \$ 3,325,012 28 |
| Interest on: | |
| Mortgage loans and collateral loans..... | 390,595 76 |
| Bonds and dividends on stocks..... | 282,497 41 |
| Premium notes, loans or liens..... | 37,720 18 |
| Other debts due the company..... | 2,761 89 |
| Discount on claims paid in advance..... | 250 57 |
| Rents from company's property..... | 19,135 29 |
| Dividends and surrender values on re-insurance..... | 8,370 22 |
| Premium notes, loans or liens restored by revival of policies..... | 5,242 36 |
| From other sources..... | 2,858 40 |
| Total receipts during the year..... | \$ 4,074,444 36 |
| Balance of net or ledger assets, December 31, 1894..... | 14,590,262 72 |
| Total..... | \$ 18,664,707 08 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 1,082,279 59 |
| Premium notes used in payment of dividends..... | 66,550 84 |
| Premium notes, voided by lapse..... | 67,747 30 |
| Dividends paid policy holders in cash..... | 19,046 27 |
| Dividends applied by policy holders to pay running premiums..... | 315,039 14 |
| Dividends applied by policy holders to purchase paid-up additions..... | 42,104 80 |
| Surrender values paid in cash..... | 290,795 41 |
| Surrender values applied by policy holders to purchase paid-up insurance..... | 6,773 17 |
| Total paid policy holders..... | \$ 1,890,336 52 |
| Cash paid for commissions and bonuses to agents..... | 443,133 02 |
| Cash paid for salaries and allowances for agencies..... | 79,958 41 |
| Cash paid for medical examiners' fees..... | 39,995 50 |
| Cash paid for salaries and all other compensation of officers..... | 98,437 19 |
| Taxes on premiums..... | 43,074 80 |
| Cash paid for taxes on real estate..... | 7,068 27 |
| Insurance department fees..... | 9,366 69 |
| Cash paid for rent..... | 28,661 83 |
| Cash paid for advertising..... | 49,872 18 |
| Cash paid for legal expenses..... | 6,316 08 |
| Cash paid for repairs..... | 14,827 96 |
| All other items..... | 46,132 69 |
| Total disbursements..... | \$ 2,757,181 14 |
| Balance..... | 15,907,525 94 |

ASSETS.

| | |
|--|------------------|
| Cost of real estate..... | \$ 503,561 53 |
| Mortgage loans on real estate..... | 5,615,171 96 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 705,910 00 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 977,321 00 |
| Premium notes on policies in force..... | 676,276 50 |
| Cost of bonds and stocks owned..... | 6,811,421 06 |
| Cash in company's office..... | 1,208 74 |
| Cash in banks..... | 616,655 15 |
| Total net or ledger assets..... | \$ 15,907,525 94 |

OTHER ASSETS.

| | |
|---|---------------|
| Interest due and accrued on : | |
| Mortgages..... | \$ 158,641 27 |
| Bonds and stocks..... | 86,985 19 |
| Collateral loans..... | 10,944 27 |
| Premiums notes, loans or liens..... | 20,288 30 |
| Rents due and accrued on company's property or lease..... | 3,077 37 |
| Other assets..... | 18,400 33 |
| Total..... | \$ 298,336 73 |
| Market value of bonds and stocks over cost..... | 277,844 26 |

NEW PREMIUMS. RENEWALS.

| | | |
|---|---------------|------------------|
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 104,330 45 | \$ 121,373 83 |
| Gross deferred premiums on policies in force December 31, 1895..... | 94,400 16 | 331,876 34 |
| Total..... | \$ 198,730 61 | \$ 453,250 17 |
| Deduct cost of collection..... | 39,746 12 | 90,650 04 |
| Net amount of uncollected and deferred premiums | \$ 158,984 49 | \$ 362,600 13 |
| | | 521,584 62 |
| Total of invested and other assets..... | | \$ 17,005,291 55 |

LIABILITIES.

| | |
|--|------------------|
| Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 15,737,459 00 |
| Deduct net value of risks of this company re-insured in other solvent companies..... | 203,577 00 |
| Net reserve..... | \$ 15,533,882 00 |
| Total policy claims..... | 82,820 54 |
| All other liabilities..... | 118,720 94 |
| Liabilities on policy holders account..... | 15,735,123 48 |
| Gross surplus..... | 1,270 168 07 |
| Total liabilities..... | \$ 17,005,291 55 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 34,394 | \$ 89,877,280 00 |
| Policies in force at close of 1895..... | 37,903 | 97,071,661 00 |
| Net increase..... | 3,609 | 7,194,381 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)... | 8,687 | 21,322,202 00 |
| Terminated in 1895..... | 5,178 | 14,127,821 00 |
| By death..... | 347 | 949,070 00 |
| By maturity..... | 70 | 121,611 00 |
| By expiry..... | 40 | 77,500 00 |
| By surrender..... | 1,105 | 2,940,727 00 |
| By lapse..... | 1,817 | 3,804,400 00 |
| By change and decrease..... | | 1,331,663 00 |
| Not taken..... | 1,799 | 4,902,850 00 |

GAIN AND LOSS EXHIBIT,

FOR THE YEAR 1895.

| | |
|--|-----------------|
| Surplus at end of previous year..... | \$ 1,143,672 00 |
| Receipts from loadings, in excess of net premiums..... | 779,600 00 |
| Receipts from interest, rent, dividends and discounts..... | 732,961 00 |
| Net tabular or expected cost of insurance (estimate, based on calculation)..... | 1,060,000 00 |
| Increase in "other assets"..... | 31,662 00 |
| Decrease in liabilities other than reserve and policy claims..... | 2,402 00 |
| Other income..... | 308 00 |
| Reserve on policies "not taken" or lapsed before two years' premiums had been paid..... | 110,151 00 |
| Reserve on policies lapsed, surrendered, or reduced, after payment of two years' premiums or more..... | 492,584 00 |
| Total..... | \$ 4,356,340 00 |
| Dividends paid policy holders..... | 442,741 00 |
| Death claims incurred, less reserve on same..... | 649,035 00 |
| Expenses and taxes..... | 851,551 00 |
| Paid for re-insurance..... | 33,715 00 |
| Profit and loss..... | 15,294 00 |
| Interest required to maintain reserve (estimate, based on calculation)..... | 635,000 00 |
| Outgo for policies lapsed, surrendered or reduced: | |
| Cash..... | \$ 290,796 00 |
| Notes..... | 68,458 00 |
| Reserve applied to purchase of paid-up or of extended insurance..... | 79,374 00 |
| | 438,628 00 |
| Surplus, December 31, 1895..... | 1,270,168 00 |
| Adjustment balance..... | 20,208 00 |
| Total..... | \$ 4,356,340 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Policies in force at end of 1894..... | 71 | \$ 270,119 00 |
| Issued during 1895..... | 17 | 51,500 00 |
| Ceased to be in force during 1895..... | 16 | 77,564 00 |
| In force December 31, 1895..... | 72 | 244,055 00 |
| Losses incurred..... | 4 | 15,000 00 |
| Losses paid..... | 4 | 15,000 00 |
| Premiums received..... | | 8,718 79 |
| Expense..... | | 77 00 |
| Tax..... | | 174 87 |

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....150 Jefferson Ave., Detroit, Mich.

(Incorporated in 1867.)

O. R. LOOKER, President.

JAS. H. CUMMINS, Secretary.

CASH CAPITAL, \$250,000.

INCOME DURING 1895.

| | | |
|---|----|--------------|
| Premiums on new policies, without deductions..... | \$ | 151,345 88 |
| Renewal premiums, without deductions..... | | 821,281 88 |
| Dividends applied to pay running premiums..... | | 22,761 84 |
| Dividends applied to purchase paid-up additions and annuities..... | | 14,719 22 |
| Surrender values applied to pay running premiums..... | | 20,409 43 |
| Total..... | \$ | 1,030,518 25 |
| Deduct amount of premiums paid to other companies for re-insurance..... | | 13,836 54 |
| Total premium income..... | \$ | 1,016,681 71 |
| Interest on: | | |
| Mortgage loans..... | \$ | 210,550 29 |
| Bonds and dividends on stocks..... | | 1,110 00 |
| Premium notes, loans or liens..... | | 27,171 24 |
| Rents from company's property..... | | 11,285 62 |
| Dividends and surrender values on re-insurance..... | | 2,827 83 |
| Profit on sales of real estate..... | | 1,203 45 |
| From other sources..... | | 357 24 |
| Total receipts during the year..... | \$ | 1,271,187 38 |
| Balance of net or ledger assets December 31, 1894..... | | 4,452,792 65 |
| Total..... | \$ | 5,723,980 03 |

DISBURSEMENTS DURING 1895.

| | | |
|--|----|--------------|
| Total net amount paid for losses and matured endowments..... | \$ | 244,924 65 |
| Premium notes, voided by lapse..... | | 71,222 25 |
| Dividends paid policy holders in cash..... | | 2,130 40 |
| Dividends applied by policy holders to pay running premiums..... | | 22,761 84 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | | 14,719 22 |
| Surrender values paid in cash..... | | 175,825 49 |
| Surrender values applied by policy holders to pay running premiums..... | | 20,409 43 |
| Total paid policy holders..... | \$ | 551,993 29 |
| Cash paid stockholders for interest or dividends..... | | 25,000 00 |
| Cash paid for commissions and bonuses to agents..... | | 152,330 08 |
| Cash paid for salaries and allowances for agencies..... | | 26,153 07 |
| Cash paid for medical examiners' fees..... | | 11,794 29 |
| Cash paid for salaries and other compensation of officers..... | | 41,965 75 |
| Taxes on premiums..... | | 14,544 33 |
| Cash paid for taxes on real estate..... | | 7,143 71 |
| Insurance department fees..... | | 2,201 42 |
| Cash paid for rent..... | | 9,336 12 |
| Cash paid for advertising..... | | 20,105 96 |
| Cash paid for legal expenses..... | | 6,192 91 |
| Cash paid for repairs..... | | 3,347 07 |
| Losses on sales of real estate..... | | 12,720 66 |
| All other items..... | | 10,770 52 |
| Total disbursements..... | \$ | 895,599 18 |
| Balance..... | | 4,828,380 85 |

ASSETS.

| | | |
|--|----|--------------|
| Cost of real estate..... | \$ | 416,351 68 |
| Mortgage loans on real estate..... | | 3,850,127 21 |
| Loans made to policy holders on this company's policies assigned as collateral.. | | 320,656 18 |
| Premium notes on policies in force..... | | 90,753 42 |

| | |
|--|-----------------|
| Cost of bonds owned..... | 20 823 75 |
| Cash in company's office and bank..... | 79,784 24 |
| All other..... | 51,276 50 |
| Total..... | \$ 4,829,752 98 |
| Deduct..... | 1,872 13 |
| Total net or ledger assets..... | \$ 4,828,380 85 |

OTHER ASSETS.

| | | |
|---|-----------------|--------------|
| Interest due and accrued on: | | |
| Mortgages..... | \$ 105,056 75 | |
| Premium notes, loans or liens..... | 16,090 01 | |
| Rents due and accrued on company's property or lease..... | 2,454 81 | |
| Total..... | \$ 123,601 57 | |
| Market value of real estate over cost..... | 12,500 00 | |
| | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ 1,413 04 | \$ 67,901 48 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | 2,251 79 | 29,474 37 |
| Total..... | \$ 3,664 83 | \$ 97,375 85 |
| Deduct cost of collection..... | 2,198 90 | 5,842 55 |
| Net amount of uncollected and deferred premiums..... | \$ 1,465 93 | \$ 91,533 30 |
| Total of invested and other assets..... | \$ 5,057,481 65 | |
| Less items not admitted..... | 49,904 37 | |
| Total assets, less items not admitted..... | \$ 5,007,577 28 | |

LIABILITIES.

| | |
|--|-----------------|
| Net reserve..... | \$ 4,784,046 58 |
| Total policy claims..... | 16,690 88 |
| All other liabilities..... | 14,373 88 |
| Liabilities on policy holders account..... | 4,765,110 84 |
| Capital..... | \$ 250,000 00 |
| Total liabilities..... | \$ 5,007,577 28 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 16,778 | \$ 33,159,785 86 |
| Policies in force at close of 1895..... | 15,602 | 28,453,304 85 |
| Issued in 1895 (new policies issued, old policies revived and additions)..... | 2,418 | 5,609,276 45 |
| Terminated in 1895..... | 4,134 | 10,815,757 46 |
| By death..... | 113 | 220,880 17 |
| By expiry..... | 27 | 60,210 00 |
| By surrender..... | 543 | 1,147,361 56 |
| By lapse..... | 2,817 | 6,362,021 09 |
| By change and decrease..... | 4 | 114,611 44 |
| Not taken..... | 627 | 1,553,548 32 |
| Adds. reconverted..... | 3 | 857,124 88 |

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

| | |
|---|---------------|
| Surplus at end of previous year..... | |
| Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums..... | \$ 206,686 14 |
| Receipts from interest, rents, dividends and discounts..... | 249,087 02 |
| Tabular or expected mortality (4 per cent. Actuaries' table of mortality)..... | 250,117 15 |
| | 324,429 23 |

| | | |
|--|--------------|----|
| Gains from sales of ledger assets, \$.....; from "other assets" less un- | | |
| admitted, \$18,457.04..... | 18,457 | 04 |
| Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries' | | |
| table of mortality)..... | 611,224 | 00 |
| Total..... | \$ 1,660,000 | 58 |
| Cost of conducting the business during the year, being total of | | |
| "miscellaneous expenses"..... | \$ 329,797 | 84 |
| Death losses incurred, less reserve on same..... | 179,238 | 22 |
| Interest required to maintain reserve (4 per cent. Actuaries' table | | |
| of mortality)..... | 185,034 | 28 |
| Dividends declared..... | 39,611 | 47 |
| Loss realized on ledger assets..... | | |
| From "other assets," less unadmitted..... | 401,165 | 60 |
| Allowed for Surrendered and Purchased Policies, including values | | |
| given in exchange..... | 274,155 | 92 |
| Surplus December 31..... | \$ 242,466 | 44 |
| Error balance..... | 8,530 | 81 |
| | \$ 1,660,000 | 58 |

BUSINESS IN COLORADO IN 1895.

| | | |
|--|-----|---------------|
| Policies in force at end of 1894..... | NO. | |
| Issued during 1895..... | 254 | \$ 644,040 24 |
| Ceased to be in force during 1895..... | 37 | 167,234 57 |
| In force December 31, 1895..... | 107 | 417,254 08 |
| Losses incurred..... | 184 | 394,020 73 |
| Losses paid..... | 1 | 1,000 00 |
| Premiums received..... | 1 | 1,000 00 |
| Expense..... | | 11,198 92 |
| Taxes..... | | 1,247 00 |
| | | 223 98 |

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Principal Office..... 752 Broad St., Newark, New Jersey

(Incorporated in 1845.)

AMZI DODD, President.

EDWARD L. DOBBINS, Secretary.

INCOME DURING 1895.

| | | |
|---|---------------|----|
| Premiums on new policies, without deductions..... | \$ 945,991 | 05 |
| Renewal premiums, without deductions..... | 5,188,429 | 54 |
| Dividends applied to pay running premiums..... | 1,037,359 | 66 |
| Dividends applied to purchase paid up additions and annuities..... | 246,959 | 08 |
| Surrender values applied to pay running premiums..... | 10,051 | 96 |
| Surrender values applied to purchase paid-up insurance..... | 343,090 | 27 |
| Consideration for annuities, other than matured installment policies..... | 32,443 | 33 |
| Total..... | \$ 7,804,324 | 89 |
| Total premium income..... | 7,804,324 | 89 |
| Interest on: | | |
| Mortgage loans..... | 1,663,499 | 71 |
| Bonds and dividends on stocks..... | 562,201 | 25 |
| Premium notes, loans or liens..... | 256,908 | 29 |
| Other debts due the company..... | 225,565 | 71 |
| Discount on claims paid in advance..... | 189 | 02 |
| Rents from company's property..... | 74,687 | 96 |
| Premium notes, loans or liens restored by revival of policies..... | 14,546 | 10 |
| Profit on sales of real estate..... | 40,347 | 51 |
| Total receipts during the year..... | \$ 10,642,270 | 44 |
| Balance of net or ledger assets December 31, 1894..... | 53,746,243 | 86 |
| Total..... | \$ 64,388,513 | 80 |

DISBURSEMENTS DURING 1895.

| | | | |
|---|----|------------|----|
| Total net amount actually paid for losses and matured endowments..... | \$ | 4,049,677 | 41 |
| Paid to annuitants..... | | 37,038 | 52 |
| Premium notes, voided by lapse..... | | 32,360 | 82 |
| Dividends paid policy holders in cash..... | | 243,121 | 49 |
| Dividends applied by policy holders to pay running premiums..... | | 1,037,359 | 66 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | | 246,959 | 08 |
| Surrender values paid in cash..... | | 864,757 | 47 |
| Surrender values applied by policy holders to pay running premiums..... | | 10,051 | 96 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | | 343,090 | 27 |
| Total paid policy holders..... | \$ | 6,864,416 | 68 |
| Cash paid for commissions and bonuses to agents..... | | 801,035 | 31 |
| Cash paid for salaries and allowances for agencies..... | | 29,934 | 45 |
| Cash paid for medical examiners' fees..... | | 90,889 | 96 |
| Cash paid for salaries and all other compensation of officers..... | | 175,780 | 13 |
| Taxes on premiums..... | | 209,539 | 62 |
| Cash paid for taxes on real estate..... | | 24,919 | 52 |
| Insurance department fees..... | | 11,618 | 10 |
| Cash paid for advertising, &c..... | | 57,682 | 38 |
| Cash paid for legal expenses..... | | 12,548 | 69 |
| Cash paid for repairs..... | | 32,123 | 47 |
| All other items..... | | 142,636 | 89 |
| Total disbursements..... | \$ | 8,453,125 | 20 |
| Balance..... | | 55,935,388 | 60 |

ASSETS.

| | | | |
|--|----|------------|----|
| Real estate..... | \$ | 1,821,678 | 73 |
| Mortgage loans on real estate..... | | 32,074,240 | 21 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | | 2,273,500 | 00 |
| Loans made to policy holders on this company's policies assigned as collateral.. | | 2,822,766 | 52 |
| Premium notes on policies in force..... | | 4,406,146 | 15 |
| Bonds owned, par value..... | | 11,952,019 | 60 |
| Cash in company's office..... | | 9,107 | 23 |
| Cash in banks..... | | 571,199 | 42 |
| Agents debit balances..... | | 9,526 | 76 |
| Total..... | \$ | 55,940,184 | 62 |
| Deduct agents credit balances..... | | 4,796 | 02 |
| Total net assets..... | \$ | 55,935,388 | 60 |

OTHER ASSETS.

| | | | |
|---|----|------------|----|
| Interest due and accrued on: | | | |
| Mortgages..... | \$ | 813,725 | 89 |
| Bonds and stocks..... | | 160,782 | 83 |
| Collateral loans..... | | 59,718 | 27 |
| Premium notes, loans or liens..... | | 121,169 | 02 |
| Total..... | \$ | 1,155,395 | 51 |
| Market value of bonds and stocks over par..... | | 436,269 | 73 |
| NEW PREMIUMS. RENEWALS. | | | |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ | 88,931 | 41 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | | 247,150 | 29 |
| | | 88,134 | 54 |
| | | 456,380 | 58 |
| Total..... | \$ | 177,065 | 95 |
| Deduct cost of collection..... | | 79,679 | 68 |
| | | 49,247 | 16 |
| Net amount of uncollected and deferred premiums..... | \$ | 37,386 | 27 |
| | | 654,283 | 71 |
| | | 751,669 | 98 |
| Total of invested and other assets..... | \$ | 58,278,723 | 82 |
| Less items not admitted..... | | 9,526 | 76 |
| Total assets, less items not admitted..... | \$ | 58,269,197 | 06 |

LIABILITIES.

| | | | |
|---|----|------------|----|
| Net present value of all outstanding policies in force December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ | 53,523,328 | 00 |
| Net reserve..... | | 53,523,328 | 00 |
| Total policy claims..... | | 282,881 | 38 |
| All other liabilities..... | | 386,182 | 16 |
| Liabilities on policy holders account..... | | 54,192,391 | 54 |
| Gross surplus..... | | 4,076,805 | 52 |
| Total liabilities..... | \$ | 58,269,197 | 06 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|-------------------|
| Policies in force at close of 1894..... | 80,744 | \$ 208,999,814 00 |
| Policies in force at close of 1895..... | 84,916 | 218,274,518 00 |
| Net increase..... | 4,172 | 9,274,704 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)... | 13,446 | 32,493,646 00 |
| Terminated in 1895..... | 9,274 | 23,218,942 00 |
| By death..... | 1,183 | 3,836,585 00 |
| By maturity..... | 126 | 240 321 00 |
| By expiry..... | 931 | 2,685,679 00 |
| By surrender..... | 3,126 | 7,875,206 00 |
| By lapse..... | 2,154 | 4,524,712 00 |
| Not taken..... | 1,754 | 4,056,439 00 |

APPROXIMATE GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

| | | |
|---|----|---------------|
| Surplus at end of previous year..... | \$ | 3,888,455 87 |
| Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums (Balance forced on this item)..... | | 1,616,132 21 |
| Receipts from interest, rents, dividends and discounts..... | | 2,783,051 94 |
| Tabular or expected mortality (4 per cent. Actuaries' table of mortality), based on policies less reserves..... | | 3,410,000 00 |
| Gain from sales of ledger assets..... | \$ | 40,347 51 |
| From "other assets," less unadmitted..... | | 380,949 40 |
| | | 430,296 91 |
| Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries tables of mortality)..... | | 1,380,000 00 |
| Total..... | \$ | 13,507,936 93 |
| Cost of conducting the business during the year, being total of "miscellaneous expenses"..... | \$ | 1,491,571 61 |
| Death losses incurred, less reserve on same..... | | 2,875,000 00 |
| Interest required to maintain reserve (4 per cent. Actuaries table of mortality)..... | | 2,096,000 00 |
| Dividends declared..... | | 1,635,708 47 |
| Loss realized on ledger assets..... | | 97,136 91 |
| Allowed for Surrendered and Purchased Policies, including values given in exchange..... | | 1,235,714 42 |
| | | 9,431,131 41 |
| Surplus December 31..... | \$ | 4,076,805 52 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|-----------------|
| Policies in force at end of 1894..... | 535 | \$ 1,801,527 00 |
| Issued during 1895..... | 133 | 428,974 00 |
| Ceased to be in force during 1895..... | 78 | 221,196 00 |
| In force December 31, 1895..... | 590 | 2,004,305 00 |
| Losses incurred..... | 3 | 8,747 00 |
| Losses paid..... | 3 | 8,747 00 |
| Premiums received..... | | 62,217 55 |
| Expense..... | | 13,861 79 |
| Tax..... | | 1,244 35 |

MUTUAL LIFE INSURANCE COMPANY

Principal Office.....32 Nassau St., New York

(Incorporated in 1842.)

RICHARD A. McCURDY, President.

WM. J. EASTON, Secretary.

INCOME DURING 1895.

| | |
|---|-------------------|
| Premiums on new policies, without deductions..... | \$ 5,522,279 47 |
| Renewal premiums, without deductions..... | 26,070,817 51 |
| Dividends applied to purchase paid-up additions and annuities..... | 1,947,867 38 |
| Surrender values applied to pay renewal premiums..... | 886,698 29 |
| Surrender values applied to purchase paid-up insurance..... | 2,516,447 00 |
| Consideration for annuities..... | 1,589,860 82 |
| Total..... | \$ 38,533,969 87 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 9,103 02 |
| Total premium income..... | \$ 38,524,866 85 |
| Interest on: | |
| Mortgage loans..... | 3,693,004 05 |
| Bonds and dividends on stocks..... | 4,493,656 99 |
| Other debts due the company..... | 728,771 55 |
| Rents from company's property..... | 882,197 91 |
| Profit on sales of securities..... | 274,933 16 |
| Total receipts during the year..... | \$ 48,597,430 51 |
| Balance of net or ledger assets December 31, 1894..... | 193,928,038 49 |
| Total..... | \$ 242,525,469 00 |

DISBURSEMENTS DURING 1895.

| | |
|---|------------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 11,373,283 59 |
| Paid to annuitants..... | 473,362 29 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 1,947,867 38 |
| Surrender values paid in cash..... | 2,929,069 90 |
| Surrender values applied by policy holders to pay renewal premiums..... | 886,698 29 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 2,516,447 00 |
| Total paid policy holders..... | \$ 23,126,728 45 |
| Cash paid for commissions and bonuses to agents..... | 6,102,809 17 |
| Cash paid for salaries and allowances for agencies..... | 906,829 75 |
| Cash paid for medical examiners' fees..... | 411,368 91 |
| Cash paid for salaries and all other compensation of officers..... | 587,645 06 |
| Cash paid for taxes on real estate..... | 151,520 42 |
| Insurance department fees..... | 349,746 07 |
| Cash paid for rent..... | 175,000 00 |
| Cash paid for advertising, &c..... | 833,889 60 |
| Cash paid for legal expenses..... | 249,083 75 |
| Cash paid for repairs..... | 315,309 21 |
| Losses on sales of real estate..... | 3,111 69 |
| All other items..... | 314,898 44 |
| Total disbursements..... | \$ 33,527,890 52 |
| Balance..... | 208,997,578 48 |

ASSETS.

| | |
|--|-------------------|
| Cost of real estate..... | \$ 22,137,984 28 |
| Mortgage loans on real estate..... | 67,649,243 28 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 10,276,525 00 |
| Cost of bonds owned..... | 95,797,723 32 |
| Cash in company's office..... | 15,281 95 |
| Cash in banks..... | 11,995,192 43 |
| All other items..... | 1,125,623 22 |
| Total net or ledger assets..... | \$ 208,997,578 48 |

OTHER ASSETS.

| | | | |
|---|----|---------------|----------------|
| Interest due and accrued on: | | | |
| Mortgages..... | \$ | 999,953 | 86 |
| Bonds and stocks..... | | 840,751 | 50 |
| Other assets..... | | 7,727 | 25 |
| Rents due and accrued on company's property or lease..... | | 96,675 | 73 |
| Total..... | \$ | 1,945,107 | 84 |
| Market value of bonds and stocks over cost..... | | 6,467,408 | 34 |
| Uncollected payments on annuities..... | | 104,194 | 45 |
| | | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ | 32,041 | 73 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | | 138,490 | 25 |
| | | \$1,533,302 | 39 |
| Total..... | | \$170,531 | 98 |
| Deduct cost of collection..... | | 119,372 | 39 |
| | | \$3,528,900 | 24 |
| | | 264,667 | 52 |
| Net amount of uncollected and deferred premiums | \$ | 51,159 | 59 |
| | | \$3,264,232 | 72 |
| | | \$ | 3,315,392 |
| Total of invested and other assets..... | | | \$ 229,829,681 |
| Less items not admitted..... | | | 1,125,628 |
| Total assets less items not admitted..... | | | \$ 219,704,053 |

LIABILITIES.

| | | | |
|--|----|-------------|----|
| Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ | 191,337,350 | 00 |
| Deduct net value of risks of this company re-insured in other solvent companies | | 861 | 00 |
| Net reserve..... | | 191,336,489 | 00 |
| Total policy claims..... | | 1,034,567 | 15 |
| All other liabilities..... | | 452,949 | 41 |

EXHIBIT OF POLICIES.

| | | |
|---|---------|----------------|
| | NO. | |
| Policies in force at close of 1894..... | 292,199 | \$ 836,929,791 |
| Policies in force at close of 1895..... | 314,024 | 895,458,857 |
| Net increase..... | 21,825 | 61,529,066 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 59,312 | 158,361,032 |
| Terminated in 1895..... | 37,487 | 96,831,966 |
| By death..... | 3,628 | 12,377,658 |
| By maturity..... | 804 | 2,175,012 |
| By expiry..... | 273 | 680,910 |
| By surrender..... | 11,201 | 30,353,488 |
| By lapse..... | 21,327 | 48,063,353 |
| By change and decrease..... | 254 | 3,181,545 |

GAIN AND LOSS EXHIBIT.

DURING YEAR COVERED BY STATEMENT.

Items relating to policies less than two years in force are given in separate Schedule.

| | | | |
|---|----|------------|------------|
| Surplus at end of previous year..... | \$ | 21,351,317 | 66 |
| Receipts from margins or loading on premiums during year, in excess of four per cent. Actuaries' net premiums..... | | 6,301,276 | 10 |
| Receipts from interest, rents, dividends and discounts..... | | 10,359,827 | 91 |
| Tabular or expected mortality (4 per cent. actuaries' table of mortality)..... | | 8,233,074 | 41 |
| Gain from sales of ledger assets, \$274,933.16; from "other assets," less unadmitted, \$1,044,357.44; decrease in net assets, unadmitted, \$202,322.28..... | | 1,521,612 | 88 |
| Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality)..... | | 7,861,216 | 00 |
| Total..... | \$ | 55,658,324 | 96 |
| Net advance for establishment of new business (brought forward from separate Schedule)..... | | 2,499,534 | 03 |
| Cost of conducting the business during the year, being total of "miscellaneous expenses," not included in last item..... | | 4,015,050 | 38 |
| Death loss incurred, less reserve on same..... | | 6,817,557 | 34 |
| Interest required to maintain reserve (four per cent. Actuaries' table of mortality)..... | | 7,090,992 | 71 |
| Dividends declared..... | | 1,947,867 | 88 |
| Loss realized on ledger assets, \$3,111.69; from "other assets," less unadmitted, none; sundries, \$66,070.60..... | | 69,182 | 29 |
| Allowed for surrendered and purchased policies, including values given in exchange..... | | 6,332,215 | 19 |
| Surplus, December 31..... | \$ | 26,885,925 | 64 |
| | | \$ | 55,658,324 |

SCHEDULE SHOWING COST OF ESTABLISHING BUSINESS.

COMMERCIAL BALANCE.

Relating only to Policies dated in 1894 and 1895.

| | |
|--|------------------|
| Reserve December 31, 1894..... | \$ 3,079,362 00 |
| Premiums in 1895..... | 8,908,940 22 |
| Reduction in cost of collection deducted from assets..... | 164,683 39 |
| Interest on balances..... | 202,433 98 |
| Balance, advanced for Establishment of Business, (carried into Gain and Loss Exhibit)..... | 2,499,534 03 |
| Total credit items..... | \$ 14,854,953 62 |
| Death losses in 1895..... | 751,988 62 |
| Expenses in 1895..... | 6,383,000 00 |
| Reserve Dec. 31, 1895..... | 7,719,965 00 |
| Total debit items..... | \$ 14,854,953 62 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-------|-----------------|
| Policies in force at end of 1894..... | 2,397 | \$ 7,009,630 00 |
| Issued during 1895..... | 675 | 1,272,000 00 |
| Ceased to be in force during 1895..... | 315 | 730,636 00 |
| In force December 31, 1895..... | 2,757 | 7,550,994 00 |
| Losses incurred..... | 103 | 91,636 96 |
| Losses paid..... | 102 | 86,636 96 |
| Premiums received..... | | 179,428 18 |
| Expense..... | | 49,361 58 |
| Tax..... | | 3,588 56 |

NATIONAL LIFE INSURANCE COMPANY.

Principal Office..... 116 State St., Montpelier, Vt.

(Incorporated in 1848.)

CHAS. DEWEY, President.

GEO. W. REED, Secretary.

INCOME DURING 1895.

| | |
|---|-----------------|
| Premiums on new policies without deductions..... | \$ 510,987 07 |
| Renewal premiums, without deductions..... | 2,134,774 22 |
| Dividends applied to pay running premiums..... | 87,303 63 |
| Dividends applied to purchase paid up additions and annuities..... | 2,343 69 |
| Consideration for annuities, other than matured installment policies..... | 14,027 83 |
| Surrender values applied to purchase paid-up insurance..... | 37,127 95 |
| Total..... | \$ 2,786,564 39 |
| Total premium income..... | \$ 2,786,564 39 |
| Interest on : | |
| Mortgage loans..... | \$ 219,605 44 |
| Bonds and dividends on stocks..... | 180,250 64 |

OF INSURANCE COMMISSIONER.

129

| | | |
|--|---------------|----|
| Premium notes, loans or liens..... | 72,474 | 13 |
| Other debts due the company..... | 15,392 | 75 |
| Rents from company's property..... | 25,186 | 32 |
| Total receipts during the year..... | \$ 3,299,473 | 67 |
| Balance of net or ledger assets December 31, 1894..... | 10,205,635 | 60 |
| Total..... | \$ 13,505,109 | 27 |

DISBURSEMENTS DURING 1895.

| | | |
|---|--------------|----|
| Total net amount actually paid for losses and matured endowments..... | \$ 781,250 | 55 |
| Paid to annuitants..... | 1,690 | 75 |
| Dividends paid policy holders in cash..... | 22,817 | 95 |
| Dividends applied by policy holders to pay running premiums..... | 87,303 | 63 |
| Dividends applied by policy holders to purchase paid-up additions and annuities | 2,343 | 69 |
| Surrender values paid in cash..... | 452,512 | 62 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 37,127 | 95 |
| Total paid policy holders..... | \$ 1,385,047 | 14 |
| Cash paid for commissions and bonuses to agents..... | 420,445 | 72 |
| Cash paid for salaries and allowances for agencies..... | 44,615 | 80 |
| Cash paid for medical examiners' fees..... | 38,114 | 28 |
| Cash paid for salaries and all other compensation of officers..... | 45,505 | 32 |
| Taxes on premiums..... | 45,195 | 20 |
| Cash paid for taxes on real estate..... | 15,154 | 32 |
| Insurance department fees..... | 3,148 | 43 |
| Cash paid for rent..... | 28,853 | 03 |
| Cash paid for commuting renewal commissions..... | 103,894 | 86 |
| Cash paid for advertising..... | 44,450 | 47 |
| Cash paid for legal expenses..... | 11,446 | 98 |
| Cash paid for repairs..... | 18,070 | 05 |
| Losses on sales of real estate..... | 1,651 | 28 |
| All other items..... | 18,139 | 11 |
| Total disbursements..... | \$ 2,223,761 | 49 |
| Balance..... | 11,281,347 | 78 |

ASSETS.

| | | |
|--|---------------|----|
| Cost of real estate..... | \$ 763,603 | 57 |
| Mortgage loans on real estate..... | 4,478,674 | 45 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 143,775 | 00 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 1,084,080 | 82 |
| Premium notes on policies in force..... | 303,894 | 09 |
| Cost of bonds owned..... | 4,269,494 | 35 |
| Cash in company's office and banks..... | 237,799 | 88 |
| Agents' debit balance..... | 25 | 62 |
| Total net or ledger assets..... | \$ 11,281,347 | 78 |

OTHER ASSETS.

| | | |
|---|------------|----|
| Interest due and accrued on : | | |
| Mortgages..... | \$ 205,997 | 41 |
| Bonds and stocks..... | 74,780 | 49 |
| Collateral loans..... | 3,336 | 00 |
| Premium notes, loans or liens..... | 33,336 | 96 |
| Other items..... | 13,636 | 00 |
| Total..... | \$ 331,086 | 86 |
| Market value of bonds and stocks over cost..... | 169,440 | 44 |

NEW PREMIUMS. RENEWALS.

| | | | | |
|---|------------|----|---------------|----|
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 67,180 | 38 | \$ 153,631 | 87 |
| Gross deferred premiums on policies in force December 31, 1895..... | 50,448 | 83 | 186,086 | 58 |
| Total..... | \$ 117,629 | 21 | \$ 339,718 | 45 |
| Deduct cost of collection..... | 70,577 | 52 | 23,780 | 29 |
| Net amount of uncollected and deferred premiums..... | \$ 47,051 | 69 | \$ 315,938 | 16 |
| Total of invested and other assets..... | | | \$ 12,144,864 | |

LIABILITIES.

| | |
|---|------------------|
| Net present value of all outstanding policies in force Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 10,255,709 24 |
| Net reserve..... | 10,255,709 24 |
| Total policy claims..... | 35,680 00 |
| All other liabilities..... | 413,585 47 |
| Liabilities on policy holders' account..... | 10,704,974 71 |
| Gross surplus..... | \$ 1,439,890 22 |
| Total liabilities..... | \$ 12,144,864 93 |

EXHIBIT OF POLICIES.

| | No. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 30,186 | \$ 64,975,950 00 |
| Policies in force at close of 1895..... | 32,742 | 69,723,642 00 |
| Net increase..... | 2,556 | 1,747,692 00 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 7,523 | 15,808,054 00 |
| Terminated in 1895..... | 4,967 | 11,060,362 00 |
| By death..... | 319 | 758,950 00 |
| By maturity..... | 51 | 55,042 00 |
| By expiry..... | 56 | 211,500 00 |
| By surrender..... | 1,568 | 3,270,826 00 |
| By lapse..... | 1,893 | 3,806,450 00 |
| By change and decease..... | 56 | 396,500 00 |
| Not taken..... | 1,024 | 2,561,085 00 |

BUSINESS IN COLORADO IN 1895.

| | No. | |
|--|-----|---------------|
| Policies in force at end of 1894..... | 105 | \$ 416,000 00 |
| Issued during 1895..... | 6 | 12,770 00 |
| Ceased to be in force during 1895..... | 25 | 101,133 29 |
| In force December 31, 1895..... | 86 | 327,636 71 |
| Losses incurred..... | 1 | 5,000 00 |
| Losses paid..... | 1 | 5,000 00 |
| Premiums received..... | | 16,113 09 |
| Expense..... | | 2,577 82 |
| Tax..... | | 322 26 |

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

Principal Office.....Post Office Square, Boston, Mass.

(Incorporated in 1835.)

BENJ. F. STEVENS, President.

S. F. TRULL, Secretary.

INCOME DURING 1895.

| | |
|--|------------------|
| Premiums on new policies, without deductions..... | \$ 295,225 01 |
| Renewal premiums, without deductions..... | 2,237,444 20 |
| Distributions applied to pay running premiums..... | 472,593 18 |
| Distributions applied to purchase paid-up additions and annuities..... | 18,079 15 |
| Surrender values applied to purchase paid-up insurance..... | 45,014 74 |
| Total..... | \$ 3,068,356 28 |
| Interest on: | |
| Mortgage loans..... | 199,740 34 |
| Bonds and dividends on stocks..... | 633,264 55 |
| Premium notes, loans or liens..... | 63,275 38 |
| Other debts due the company..... | 72,718 87 |
| Discount on claims paid in advance..... | 994 06 |
| Rents from company's property..... | 79,226 21 |
| From other sources..... | 5,697 73 |
| Total receipts during the year..... | \$ 4,123,273 42 |
| Balance of net or ledger assets December 31, 1894..... | 23,154,607 21 |
| Total..... | \$ 27,277,880 63 |

DISBURSEMENTS DURING 1895.

| | |
|--|-----------------|
| Total net amount paid for losses and matured endowments..... | \$ 1,663,116 00 |
| Premium notes, voided by lapse..... | 43,235 59 |
| Distributions paid policy holders in cash..... | 34,169 09 |
| Distributions applied by policy holders to pay running premiums..... | 472,593 18 |
| Distributions applied by policy holders to purchase paid-up additions and annuities..... | 18,079 15 |
| Surrender values paid..... | 388,304 95 |
| Surrender values applied by policy holders to purchase paid-up insurance..... | 45,014 74 |
| Total paid policy holders..... | \$ 2,665,112 70 |
| Cash paid for commissions and bonuses to agents..... | 238,477 13 |
| Cash paid for salaries and allowances for agencies..... | 27,579 74 |
| Cash paid for medical examiners' fees..... | 19,772 00 |
| Cash paid for salaries and other compensation of officers..... | 117,699 78 |
| Taxes on premiums and reserves..... | 48,907 76 |
| Cash paid for taxes on real estate..... | 20,885 35 |
| Insurance department fees..... | 7,695 10 |
| Cash paid for rent..... | 21,287 23 |
| Cash paid for commuting renewal commissions..... | 7,339 10 |
| Cash paid for advertising..... | 50,788 50 |
| Cash paid for legal expenses and furniture..... | 13,558 53 |
| Cash paid for repairs and expenses..... | 50,303 75 |
| All other items..... | 46,465 31 |
| Total disbursements..... | \$ 3,335,871 98 |
| Balance..... | 23,942,008 65 |

ASSETS.

| | |
|--|------------------|
| Cost of real estate..... | \$ 1,877,006 73 |
| Mortgage loans on real estate..... | 5,351,067 75 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 1,702,273 85 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 423,128 58 |
| Premium notes on policies in force..... | 693,541 09 |
| Cost of bonds owned..... | 13,133,381 72 |
| Cash in banks..... | 461,608 93 |
| Total net or ledger assets..... | \$ 23,942,008 65 |

OTHER ASSETS.

| | | |
|---|---------------|---------------|
| Interest due and accrued on: | | |
| Mortgages..... | \$ 91,485 12 | |
| Bonds and stocks..... | 120,402 25 | |
| Collateral loans..... | 11,702 12 | |
| Premium notes, loans or liens..... | 23,844 04 | |
| Rents due and accrued on company's property or lease..... | 12,934 58 | |
| Total..... | \$ 260,367 11 | |
| Market value of bonds and stocks over cost..... | 763,208 65 | |
| | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ 42,442 02 | \$ 190,060 97 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | 88,967 00 | 84,529 01 |
| Total..... | \$ 131,409 02 | \$ 283,589 98 |
| Deduct cost of collection..... | 26,281 80 | 56,717 99 |
| Net amount of uncollected and deferred premiums..... | \$ 105,127 22 | \$ 226,871 99 |
| Total of invested and other assets..... | | 331,999 21 |
| | | 25,297,583 62 |

LIABILITIES.

| | |
|---|------------------|
| Net present value of all outstanding policies in force December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 22,932,192 37 |
| Net reserve..... | 22,932,192 37 |
| Total policy claims..... | 106,187 98 |
| All other liabilities..... | 127,163 64 |
| Liabilities on policy holders account..... | 23,165,543 99 |
| Gross surplus..... | 2,132,039 63 |
| Total liabilities..... | \$ 25,297,583 62 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 32,990 | \$ 93,868,357 00 |
| Policies in force at close of 1895..... | 34,969 | 98,597,056 00 |
| Net increase..... | 1,979 | 4,728,699 00 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 4,689 | 12,998,186 00 |

| | | |
|-----------------------------|-------|--------------|
| Terminated in 1895..... | 2,719 | 8,269,517 00 |
| By death..... | 459 | 1,399,129 00 |
| By maturity..... | 122 | 305,507 00 |
| By expiry..... | 54 | 141,250 00 |
| By surrender..... | 880 | 2,219,722 00 |
| By lapse..... | 742 | 1,820,652 00 |
| By change and decrease..... | 7 | 1,082,257 00 |
| Not taken..... | 455 | 1,301,000 00 |

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

| | | |
|---|----|--------------|
| Surplus at end of previous year..... | \$ | 2,035,428 77 |
| Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums..... | | 664,026 76 |
| Receipts from interest, rents, dividends and discounts..... | | 1,018,477 50 |
| Tabular or expected mortality (4 per cent Actuaries' table of mortality)..... | | 1,141,759 48 |
| Gain from sales of ledger assets (item 3); from "other assets," less unadmitted, (deducted from 1)..... | * | 84,999 01 |
| Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries tables of mortality)..... | | 556,942 45 |
| Total..... | \$ | 5,501,633 97 |
| Cost of conducting the business during the year, being total of "miscellaneous expenses"..... | \$ | 668,440 28 |
| Death losses incurred, less reserve on same..... | | 789 319 83 |
| Interest required to maintain reserve (4 per cent. Actuaries table of mortality)..... | | 909,343 80 |
| Dividends declared..... | | 525,141 42 |
| Loss realized on ledger assets (item 3); from "other assets" less unadmitted, (deducted)..... | | 793 73 |
| Allowed for Surrendered and Purchased Policies, including values given in exchange..... | | 476,555 28 |
| † Surplus December 31..... | \$ | 2,132,039 63 |

*Increase in market values.

†Unadmitted assets deducted.

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|-----------------|
| Policies in force at end of 1894..... | 413 | \$ 1,341,786 00 |
| Issued during 1895..... | 122 | 446,500 00 |
| Ceased to be in force during 1895..... | 109 | 366,054 00 |
| In force December 31, 1895..... | 435 | 1,482,232 00 |
| Losses incurred..... | 4 | 10,050 00 |
| Losses paid..... | 4 | 10,050 00 |
| Premiums received..... | | 55,483 07 |
| Expense..... | | 9,555 39 |
| Tax..... | | 1,109 66 |

NEW YORK LIFE INSURANCE COMPANY.

Principal Office.....348 Broadway, New York, N. Y.

(Incorporated in 1841.)

JOHN A. McCALL, President.

CHAS. C. WHITNEY, Secretary

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies without deductions..... | \$ 4,841,909 09 |
| Renewal premiums, without deductions..... | 23,814,761 87 |
| Dividends applied to pay running premiums..... | 326,807 76 |
| Dividends applied to purchase paid up additions and annuities..... | 295,198 87 |
| Surrender values applied to pay running premiums..... | 24,570 08 |
| Consideration for annuities, other than matured installment policies..... | 1,069,934 51 |
| Total..... | \$ 30,373,182 18 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 54,430 73 |
| Total premium income..... | \$3,318,751 45 |
| Interest on: | |
| Mortgage loans..... | \$ 1,490,092 23 |
| Bonds and dividends on stocks..... | 4,946,791 05 |
| Premium notes, loans or liens..... | 242,476 48 |
| Other debts due the company..... | 201,603 15 |
| Rents from company's property..... | 661,551 20 |
| From other sources..... | 31,000 00 |
| Total receipts during the year..... | \$ 37,892,265 56 |
| Balance of net or ledger assets December 31, 1894..... | 150,915,095 56 |
| Total..... | \$188,807,361 12 |

DISBURSEMENTS DURING 1895.

| | |
|--|------------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 10,749,478 31 |
| Paid to annuitants..... | 1,351,462 56 |
| Dividends paid policy holders in cash..... | 1,186,329 51 |
| Dividends applied by policy holders to pay running premiums..... | 326,807 76 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 295,198 87 |
| Surrender values paid in cash..... | 1,548,020 18 |
| Surrender values applied by policy holders to pay running premiums..... | 1,329,904 31 |
| Installments paid on trust policies..... | 6,330 44 |
| Total paid policy holders..... | \$ 16,793,531 94 |
| Cash paid for commissions and bonuses to agents..... | 4,235,965 11 |
| Cash paid for salaries and allowances for agencies..... | 833,817 39 |
| Cash paid for medical examiners' fees..... | 439,039 72 |
| Cash paid for salaries and all other compensation of officers..... | 541,392 11 |
| Taxes on premiums..... | 214,461 17 |
| Cash paid for taxes on real estate..... | 126,310 87 |
| Insurance department fees..... | 62,987 18 |
| Cash paid for rent..... | 266,723 42 |
| Cash paid for advertising, etc..... | 347,677 01 |
| Cash paid for furniture..... | 167,915 88 |
| Cash paid for repairs..... | 154,175 26 |
| All other items..... | 479,088 82 |
| Total disbursements..... | \$ 24,663,055 88 |
| Balance..... | 164,144,305 24 |

ASSETS.

| | |
|---|------------------|
| Cost of real estate..... | \$ 16,008,650 00 |
| Mortgage loans on real estate..... | 32,712,480 03 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 1,787,800 00 |
| Loss made to policy holders on this company's policies assigned as collateral.... | 3,901,277 62 |
| Premium notes on policies in force..... | 879,590 04 |
| Cost of bonds and stocks owned..... | 102,088,983 71 |
| Cash in company's office..... | 8,349 28 |
| Cash in banks..... | 6,136,594 60 |
| Due from agents..... | 620,579 96 |
| Total net or ledger assets..... | \$164,144,305 24 |

OTHER ASSETS.

| | | |
|---|---------------|------------------|
| Interest due and accrued on: | | |
| Mortgages..... | \$ | 268,538 31 |
| Bonds and stocks..... | | 745,373 93 |
| Collateral loans..... | | 38,866 10 |
| Policy loans or liens..... | | 101,169 86 |
| Rents due and accrued on company's property or lease..... | | 48,888 30 |
| Total..... | \$ | 1,302,826 50 |
| Market value of bonds and stocks over cost..... | | 5,119,840 81 |
| | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | | \$3 025,100 89 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | \$ 220,144 00 | 2,003,886 00 |
| Total..... | \$ 220,144 00 | \$5,028,986 89 |
| Deduct cost of collection..... | 143,093 60 | 251,449 34 |
| Net amount of uncollected and deferred premiums | \$ 77,050 40 | \$4,777,537 55 |
| Total of invested and other assets..... | | \$175,412,570 50 |
| Less items not admitted..... | | 620,579 96 |
| Total assets, less items not admitted..... | | \$174,791,990 54 |

LIABILITIES.

| | |
|--|-------------------|
| Net present value of all outstanding policies in force on Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$147,969,029 00 |
| Deduct net value of risks of this company re-insured in other solvent companies..... | 228,373 00 |
| Net reserve..... | 147,740,656 00 |
| Total policy claims..... | 1,856,412 95 |
| All other liabilities..... | 1,656 243 70 |
| Liabilities on policy holders account..... | 150,753,312 65 |
| Gross surplus..... | 24,038,677 89 |
| Total liabilities..... | \$ 174,791,990 54 |

EXHIBIT OF POLICIES.

| | | |
|---|---------|-------------------|
| | NO. | |
| Policies in force at close of 1894..... | 262,246 | \$ 771,837,770 00 |
| Policies in force at close of 1895..... | 277,693 | 799,027,329 00 |
| Net increase..... | 15,447 | 27,189,559 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)..... | 54,634 | 136,000,317 00 |
| Terminated in 1895..... | 39,187 | 108,810,758 00 |
| By death..... | 2,817 | 8,556,399 00 |
| By maturity..... | 641 | 2,072,215 00 |
| By expiry..... | 372 | 1,473,100 00 |
| By surrender..... | 5,182 | 16,114,312 00 |
| By lapse..... | 30,175 | 70,822,845 00 |
| By change and decrease..... | | 9,771,887 00 |

SCHEDULE SHOWING COST OF ESTABLISHING NEW BUSINESS.

COMMERCIAL BALANCE.

Relating only to Policies less than two years in force, and which have no surrender value.

| | | |
|--|------------------|--|
| | CR. | |
| Reserve on policies, issued in 1894, at December 31, 1894..... | \$ 3,552,351 00 | |
| Premiums received in 1895 on policies less than two years in force..... | 8,253,717 00 | |
| Interest on balances..... | 210,550 00 | |
| Balance, advanced for Establishment of Business, (carried into Gain and Loss Exhibit)..... | 1,410,772 00 | |
| Total credit items..... | \$ 13,427,390 00 | |
| | DR. | |
| Death losses incurred in 1895 on policies less than two years in force..... | \$ 1,019,727 00 | |
| Expenses incurred in 1895 on policies less than two years in force..... | 5,164,396 00 | |
| Reserve required Dec. 31, 1895, on policies less than two years in force..... | 7,243,267 00 | |
| Total debit items..... | \$ 13,427,390 00 | |

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

(Items relating to business less than two years in force are given in separate schedule.)

| | |
|---|------------------|
| Surplus at end of previous year..... | \$ 20,249,307 73 |
| Receipts from margins or loading on premiums during year, in excess of four per cent. actuaries' net premiums..... | 5,778,846 59 |
| Receipts from interest, rent, dividends and discounts..... | 7,229,137 53 |
| Tabular or expected mortality (four per cent. actuaries' table of mortality), net, Gains from sales of ledger assets..... | 6,127,263 00 |
| From "other assets," less unadmitted..... | \$ 370,646 30 |
| Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality)..... | 370,646 30 |
| Total..... | 5,408,625 00 |
| Net advance for establishment of new business (brought forward from separate schedule)..... | \$ 45,163,826 15 |
| Cost of conducting the business during the year, being total of miscellaneous expenses..... | \$ 1,410,772 00 |
| Death losses incurred, less reserve on same..... | 2,705,127 94 |
| Interest required to maintain reserve (four per cent. actuaries' table of mortality)..... | 5,208,967 00 |
| Dividends declared..... | 5,638,118 80 |
| Balance of sundry items of profit and loss..... | 1,791,235 81 |
| Allowed for surrendered and purchased policies..... | 173,019 22 |
| | 4,197,907 49 |
| | 21,125,148 26 |
| Surplus, December 31, 1895..... | \$ 24,038,677 89 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-------|-----------------|
| Policies in force at end of 1894..... | 1,937 | \$ 6,497,090 00 |
| Issued during 1895..... | 470 | 1,052,770 00 |
| Ceased to be in force during 1895..... | 281 | 893,105 00 |
| In force December 31, 1895..... | 2,126 | 6,654,755 00 |
| Losses incurred..... | 26 | 68,666 33 |
| Losses paid..... | 28 | 75,666 33 |
| Premiums received..... | | 244,263 92 |
| Expense..... | | 46,798 99 |
| Tax..... | | 4,855 27 |

NORTHWESTERN MUTUAL LIFE INSURANCE CO.

Principal Office..... Milwaukee, Wisconsin

(Incorporated in 1857.)

H. L. PALMER, President.

J. W. SKINNER, Secretary.

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies, without deductions..... | \$ 1,575,324 11 |
| Renewal premiums, without deductions..... | 10,636,199 55 |
| Dividends applied to pay running premiums..... | 806,430 51 |
| Dividends applied to purchase paid-up additions and annuities..... | 189,759 15 |
| Surrender values applied to pay running premiums..... | 3,825 81 |
| Surrender values applied to purchase paid-up insurance..... | 358,241 58 |
| Consideration for annuities, other than matured installment policies..... | 6,291 97 |
| Total..... | \$ 13,576,072 68 |

| | |
|--|------------------|
| Interest on: | |
| Mortgage loans..... | 3,153,889 66 |
| Bonds..... | 425,922 97 |
| Premium notes, loans or liens..... | 34,576 09 |
| Other debts due the company..... | 217,309 31 |
| Discount on maturing endowments paid in advance..... | 6,493 47 |
| Rents from company's property..... | 109,642 23 |
| Premium notes, loans or liens restored by revival of policies..... | 6,583 87 |
| From other sources..... | 20,685 54 |
| Total receipts during the year..... | \$ 17,550,775 82 |
| Balance of net or ledger assets December 31, 1891..... | 70,226,757 73 |
| Total..... | \$ 87,777,533 55 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 3,512,740 40 |
| Paid to annuitants..... | 2,554 26 |
| Premium notes, voided by lapse..... | 13,780 90 |
| Dividends paid policy holders in cash..... | 3 0 704 99 |
| Dividends applied by policy holders to pay running premiums..... | 806,430 51 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 189,759 15 |
| Surrender values paid in cash..... | 496,823 09 |
| Surrender values applied by policy holders to pay running premiums..... | 3,825 81 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 358,241 58 |
| Total paid policy holders..... | \$ 5,684,860 69 |
| Cash paid for commissions and bonuses to agents..... | 1,543,571 52 |
| Cash paid for salaries to agents..... | 899 91 |
| Cash paid for medical examiners' fees..... | 119,691 15 |
| Cash paid for salaries..... | 306,196 26 |
| Taxes on premiums..... | 148,824 74 |
| Cash paid for taxes on real estate..... | 29,984 60 |
| Insurance department fees..... | 15,514 39 |
| Cash paid for rent..... | 25,000 00 |
| Cash paid for advertising, &c..... | 113,607 43 |
| Cash paid for legal expenses and furniture..... | 50,108 02 |
| Cash paid for repairs..... | 21,334 99 |
| All other items..... | 597,068 72 |
| Total disbursements..... | \$ 8,656,662 42 |
| Balance..... | 79,120,871 13 |

ASSETS.

| | |
|--|------------------|
| Ledger value of real estate..... | \$ 1,400,863 15 |
| Mortgage loans on real estate..... | 59,041,112 24 |
| Agents debit balances..... | 8,267 88 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 1,948,050 00 |
| Premium notes on policies in force..... | 448,301 84 |
| Bonds owned, par value..... | 11,770,665 00 |
| Cash in company's office..... | 97,169 05 |
| Cash in banks..... | 4,508,915 77 |
| Total..... | \$ 79,193,344 93 |
| Deduct agents credit balances and company's debits..... | 72,473 80 |
| Total net or ledger assets..... | \$ 79,120,871 13 |

OTHER ASSETS.

OTHER ASSETS.

| | | |
|---|---------------|----------------|
| Interest due and accrued on: | | |
| Mortgages..... | \$ | 1,072,310 38 |
| Bonds..... | | 222,589 54 |
| Policy loans..... | | 52,627 58 |
| Premium notes, loans or liens..... | | 14,750 56 |
| Rents due and accrued on company's property or lease..... | | 8,987 71 |
| Total..... | \$ | 1,371,365 77 |
| Market value of bonds over par..... | | 864,536 08 |
| | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 313,563 00 | \$ 440,590 00 |
| Gross deferred premiums on policies in force December 31, 1895..... | 138,843 00 | 971,901 00 |
| Total..... | \$ 452,406 00 | \$1,412,491 00 |
| Deduct cost of collection..... | 226,203 00 | 87,749 46 |
| Net amount of uncollected and deferred premiums..... | \$ 226,203 00 | \$1,327,741 54 |
| | | 1,553,944 54 |

| | |
|---|------------------|
| Total of invested and other assets..... | \$2,910,657 52 |
| Less items not admitted..... | 8,267 88 |
| Total assets less items not admitted..... | \$ 82,902,389 64 |

LIABILITIES.

| | |
|--|------------------|
| Net present value of all outstanding policies in force December 31, 1895, according to actuaries table of mortality with 4 per cent. interest..... | \$ 65,804,572 00 |
| Net reserve..... | 65,804,572 00 |
| Total policy claims..... | 381,971 40 |
| All other liabilities..... | 202,284 98 |
| Liabilities on policy holders account..... | 66,388,828 38 |
| Gross surplus..... | 16,513,561 26 |
| Total liabilities..... | \$ 82,902,389 64 |

EXHIBIT OF POLICIES.

| | No. | |
|--|---------|-------------------|
| Policies in force at the close of 1894..... | 144,900 | \$ 340,697,569 00 |
| Policies in force at the close of 1895..... | 155,785 | 364,259,235 00 |
| Net increase..... | 10,885 | 23,561,666 00 |
| Issued in 1895 (new policies issued, old policies revived and additions).... | 23,644 | 56,798,291 00 |
| Terminated in 1895..... | 12,759 | 33,236,625 00 |
| By death..... | 1,219 | 2,972,555 00 |
| By maturity..... | 274 | 493,747 00 |
| By expiry..... | 259 | 2,880,695 00 |
| By surrender..... | 3,114 | 5,117,804 00 |
| By lapse..... | 5,076 | 10,023,239 00 |
| By change and decrease..... | 3 | 4,354,599 00 |
| Not taken..... | 2,824 | 7,393,986 00 |

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

(Items relating to business less than two years in force are given in separate schedule.)

| | |
|--|------------------|
| Surplus at end of previous year..... | \$ 14,146,115 94 |
| Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums..... | 3,077,404 96 |
| Receipts from interest, rents, dividends and discounts..... | 3,974,703 14 |
| Tabular or expected mortality (four per cent. actuaries' table of mortality) net, Gain from sales of ledger assets, none: from "other assets," less unadmitted.. | 3,270,855 27 |
| Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries' table of mortality)..... | 683,582 11 |
| Net advance for establishment of new business (brought forward from separate schedule)..... | 1,776,585 00 |
| Cost of conducting the business during the year, being total of "miscellaneous expenses"..... | 395,211 00 |
| Death losses incurred, less reserve on same..... | 2,971,401 73 |
| Interest required to maintain reserve (4 per cent. Actuaries' table of mortality) | 2,281,703 33 |
| Dividends paid..... | 2,589,727 38 |
| Balance of sundry items of profit and loss..... | 1,296,894 65 |
| Loss realized on ledger assets (lapsed notes)..... | \$ 13,780 90 |
| From "other assets," less unadmitted..... | 331,413 00 |
| Allowed for Surrendered and Purchased Policies, including values given in exchange..... | 345,193 90 |
| Surplus December 31, 1895..... | 920,364 17 |
| | 16,513,561 26 |

SCHEDULE SHOWING COST OF ESTABLISHING NEW BUSINESS.

COMMERCIAL BALANCE.

Relating only to policies less than two years in force and which have no surrender value.

| | |
|--|-----------------|
| Reserve on policies issued in 1894 at December 31, 1894..... | \$ 957,869 00 |
| Premiums received in 1895 on policies less than two years in force..... | 2,564,454 00 |
| Interest on balances..... | 52,212 00 |
| Balance advanced for establishment of new business (carry into Gain and Loss Exhibit)..... | 395,211 00 |
| Total credit items..... | \$ 3,969,746 00 |
| Death losses incurred in 1895 on policies less than two years in force..... | 393,582 00 |
| Expenses incurred in 1895 on policies less than two years in force..... | 1,082,433 00 |
| Reserve required December 31, 1895, on policies less than two years in force..... | 2,493,731 00 |
| Total debit items..... | \$ 3,969,746 00 |

(Additional information in reference to the Schedule under Gain and Loss Exhibit relating to policies less than two years in force.)

| | | |
|--|----|------------|
| Margins on premiums of the same for 1895..... | \$ | 589,824 42 |
| Net cost of insurance under said policies..... | | 622,398 00 |
| Reserves on said class of policies lapsed, surrendered, etc., during the year..... | | 203,957 00 |
| Interest required to maintain reserve (four per cent. actuaries' table of mortality) in said class of business for 1895..... | | 78,216 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-------|-----------------|
| Policies in force at end of 1894..... | 2,794 | \$ 8,022,285 00 |
| Issued during 1895..... | 511 | 1,378,543 00 |
| Ceased to be in force during 1895..... | 304 | 920,203 00 |
| In force December 31, 1895..... | 3,001 | 8,480,625 00 |
| Losses incurred..... | 25 | 72,293 12 |
| Losses paid..... | 21 | 63,793 12 |
| Premiums received..... | | 275,226 88 |
| Expense..... | | 96,525 77 |
| Tax..... | | 5,302 23 |

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

ACCIDENT AND INDUSTRIAL DEPARTMENTS INCLUDED.

Principal Office.....508 Montgomery St., San Francisco, Cal.

(Incorporated in 1867.)

GEO. A. MOORE, President.

J. N. PATTON, Secretary.

CASH CAPITAL, \$100,000.

INCOME DURING 1895.

| | | |
|---|----|--------------|
| Premiums on new policies, without deductions..... | \$ | 360,360 87 |
| Renewal premiums, without deductions..... | | 324,587 02 |
| Dividends applied to pay running premiums..... | | 40,888 83 |
| Dividends applied to purchase paid-up additions and annuities..... | | 53,001 79 |
| Surrender values applied to pay renewal premiums..... | | 7,721 21 |
| Surrender values applied to purchase paid-up insurance..... | | 32,255 08 |
| Consideration for annuities..... | | 594 56 |
| Total..... | \$ | 819,409 36 |
| Deduct amount of premiums paid to other companies for re-insurance..... | | 4,828 57 |
| Total premium income..... | \$ | 814,580 79 |
| Interest on: | | |
| Mortgage loans..... | | 116,033 96 |
| Bonds and dividends on stocks..... | | 21,771 25 |
| Premium notes, loans or liens..... | | 8,178 55 |
| Other debts due the company..... | | 4,842 79 |
| Rents from company's property..... | | 16,000 37 |
| Total receipts during the year..... | \$ | 981,412 71 |
| Balance of net or ledger assets December 31, 1894..... | | 2,574,385 83 |
| Total..... | \$ | 3,555,798 54 |

DISBURSEMENTS DURING 1895.

| | | | |
|---|----|-----------|----|
| Total net amount actually paid for losses and matured endowments..... | \$ | 320,110 | 48 |
| Paid to annuitants..... | | 4,582 | 00 |
| Surrendered policies..... | | 7,555 | 02 |
| Dividends paid policy holders in cash..... | | 3,089 | 29 |
| Dividends applied by policy holders to pay running premiums..... | | 40,588 | 83 |
| Dividends applied by policy holders to purchase paid-up additions and annuities | | 53,001 | 75 |
| Surrender values paid in cash..... | | 24,109 | 38 |
| Surrender values applied by policy holders to pay running premiums..... | | 7,721 | 21 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | | 32,255 | 08 |
| Total paid policy holders..... | \$ | 493,313 | 08 |
| Cash paid stockholders for interest or dividends..... | | 8,000 | 00 |
| Cash paid for commissions and bonuses to agents..... | | 179,385 | 95 |
| Cash paid for salaries and allowances for agencies..... | | 19,548 | 72 |
| Cash paid for medical examiners' fees..... | | 11,228 | 23 |
| Cash paid for salaries and all other compensation of officers..... | | 49,545 | 77 |
| Taxes on premiums..... | | 4,818 | 70 |
| Cash paid for taxes on real estate..... | | 3,481 | 05 |
| Insurance department fees..... | | 3,780 | 19 |
| Cash paid for rent..... | | 8,341 | 29 |
| Cash paid for advertising..... | | 15,802 | 31 |
| Cash paid for legal expenses..... | | 10,783 | 35 |
| Losses on sales of real estate..... | | 2,747 | 83 |
| All other items..... | | 43,151 | 42 |
| Total disbursements..... | \$ | 853,928 | 19 |
| Balance..... | | 2,701,870 | 35 |

ASSETS.

| | | | |
|--|----|-----------|----|
| Cost of real estate..... | \$ | 908,935 | 08 |
| Mortgage loans on real estate..... | | 1,016,144 | 80 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | | 39,813 | 98 |
| Loans made to policy holders on this company's policies assigned as collateral.. | | 80,901 | 17 |
| Premium notes on policies in force..... | | 41,794 | 07 |
| Cost of bonds owned..... | | 456,157 | 49 |
| Cash in company's office and banks..... | | 140,981 | 15 |
| All other items..... | | 17,142 | 61 |
| Total net or ledger assets..... | \$ | 2,701,870 | 35 |

OTHER ASSETS.

| | | | |
|---|----|---------------|-----------|
| Interest due and accrued on: | | | |
| Mortgages..... | \$ | 52,122 | 45 |
| Bonds and stocks..... | | 7,232 | 55 |
| Collateral loans..... | | 805 | 80 |
| Premium notes, loans or liens..... | | 5,424 | 75 |
| Total..... | \$ | 65,585 | 55 |
| Due from other companies..... | | 5,396 | 36 |
| | | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ | 141,852 | 79 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | | 9,526 | 64 |
| Total..... | \$ | 151,397 | 43 |
| Deduct cost of collection..... | | 36,154 | 15 |
| Net amount of uncollected and deferred premiums | \$ | 115,225 | 28 |
| Printed supplies..... | | 45,144 | 58 |
| | \$ | 160,369 | 86 |
| Total of invested and other assets..... | \$ | 2,936,222 | 12 |
| Less items not admitted..... | | 20,142 | 61 |
| Total assets less items not admitted..... | \$ | 2,916,079 | 51 |

LIABILITIES.

| | | | |
|--|----|-----------|----|
| Net reserve..... | \$ | 2,679,140 | 30 |
| Total policy claims..... | | 15,550 | 00 |
| Liabilities on policy holders account..... | | 2,694,690 | 30 |
| Gross surplus..... | \$ | 221,389 | 21 |
| Total liabilities..... | \$ | 2,916,079 | 51 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 19,365 | \$ 49,383,795 00 |
| Policies in force at close of 1895..... | 25,363 | 60,612,856 00 |
| Net increase..... | 5,998 | 11,229,061 00 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 29,592 | 70,245,687 00 |
| Terminated in 1895..... | 23,594 | 59,016,626 00 |
| By death..... | 113 | 230,171 00 |
| By maturity..... | 8 | 35,478 00 |
| By expiry..... | 14,699 | 41,227,850 00 |
| By surrender..... | 713 | 2,625,835 00 |
| By lapse..... | 4,317 | 1,937,182 00 |
| By change and decrease..... | | 56,100 00 |
| Not taken..... | 3,744 | 12,905,010 00 |

GAIN AND LOSS EXHIBIT.

DURING YEAR COVERED BY STATEMENT.

| | | |
|--|---------------|---------------|
| Surplus at end of previous year..... | | \$ 249,924 11 |
| Receipts from margins or loading on premiums during year, in excess of four per cent. Actuaries' net premiums (estimated)..... | | 113,808 94 |
| Receipts from interest, rents, dividends and discounts..... | | 166,826 92 |
| Tabular or expected mortality (4 per cent. actuaries' table of mortality) on mean insurance in force less Rx. thereon..... | | 128,487 00 |
| Gain from ledger assets, \$.....; from "other assets," less unadmitted, \$.....; net increase..... | | 102,221 26 |
| Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality)..... | | 138,137 48 |
| Total..... | | \$ 899,405 71 |
| Cost of conducting business during the year, being total of "miscellaneous expenses"..... | \$ 360,615 11 | |
| Death loss incurred, less reserve on same..... | 96 105 43 | |
| Interest required to maintain reserve (four per cent. Actuaries' table of mortality)..... | 96,653 48 | |
| Dividends declared..... | 53,001 79 | |
| Loss realized on ledger assets, \$.....; from "other assets," less unadmitted..... | | |
| Allowed for surrendered and purchased policies, including values given in exchange..... | 71,640 69 | |
| | | 678,016 50 |
| Surplus, December 31..... | | \$ 221,389 21 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-------|-----------------|
| Policies in force at end of 1894..... | 1,492 | \$ 4,339,906 00 |
| Issued during 1895..... | 1,702 | 6,307,435 00 |
| Ceased to be in force during 1895..... | 1,596 | 5,392,050 00 |
| In force December 31, 1895..... | 1,598 | 5,255,291 00 |
| Losses incurred..... | | 10,500 11 |
| Losses paid..... | | 12,167 11 |
| Premiums received..... | | 50,185 32 |
| Expense..... | | 23,276 96 |
| Tax..... | | 1,003 70 |

PENN MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....921 Chestnut St., Philadelphia, Pa.

(Incorporated in 1847.)

EDW. M. NEEDLES, President.

HENRY C. BROWN, Secretary.

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies, without deductions..... | \$ 564,421 51 |
| Renewal premiums, without deductions..... | 3,790,321 32 |
| Dividends applied to pay running premiums..... | 672,107 26 |
| Dividends applied to purchase paid up additions and annuities..... | 72,287 00 |
| Surrender values applied to pay running premiums..... | 51,560 06 |
| Surrender values applied to purchase paid-up insurance..... | 199,522 00 |
| Consideration for annuities, other than matured installment policies..... | 23,645 94 |
| Total..... | \$ 5,373,865 09 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 2,730 33 |
| Total premium income..... | \$ 5,371,134 76 |
| Interest on: | |
| Mortgage loans..... | 621,785 21 |
| Bonds and dividends on stocks..... | 370,336 24 |
| Premium notes, loans or liens..... | 57,064 01 |
| Collateral loans..... | 196,493 66 |
| Interest on general account..... | 12,837 43 |
| Rents from company's property..... | 58,629 73 |
| Profit on sales of real estate..... | 51,852 80 |
| From other sources..... | 199 10 |
| Total receipts during the year..... | \$ 6,740,312 94 |
| Balance of net or ledger assets December 31, 1894..... | 23,779,512 38 |
| Total..... | \$ 80,519,825 32 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 1,797,208 70 |
| Paid to annuitants..... | 12,227 95 |
| Premium notes, voided by lapse..... | 56,844 59 |
| Dividends paid policy holders in cash..... | 47 00 |
| Dividends applied by policy holders to pay running premiums..... | 672,107 26 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 72,287 00 |
| Surrender values paid in cash..... | 332,758 44 |
| Surrender values applied by policy holders to pay running premiums..... | 51,560 06 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 199,522 00 |
| Total paid policy holders..... | \$ 3,184,563 00 |
| Cash paid for commissions and bonuses to agents..... | 508,194 88 |
| Cash paid for salaries and allowances for agencies..... | 79,539 98 |
| Cash paid for medical examiners' fees..... | 43,618 86 |
| Cash paid for salaries and all other compensation of officers..... | 113,620 63 |
| Taxes on premiums..... | 138,100 28 |
| Cash paid for taxes on real estate..... | 20,817 75 |
| Insurance department fees..... | 13,688 04 |
| Cash paid for rent..... | 33,980 28 |
| Cash paid for advertising, etc..... | 28,347 28 |
| Cash paid for legal expenses..... | 11,533 73 |
| Cash paid for repairs..... | 4,492 68 |
| All other items..... | 49,898 23 |
| Total disbursements..... | \$ 4,225,395 62 |
| Balance..... | 26,294,429 70 |

ASSETS.

| | |
|---|-----------------|
| Cost of real estate..... | \$ 1,676,282 61 |
| Mortgage loans on real estate..... | 11,228,358 67 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 2,796,995 10 |
| Loans made to policy holders on this company's policies assigned as collateral..... | 1,677,087 00 |
| Premium notes on policies in force..... | 803,942 20 |

| | |
|--|------------------|
| Cost of bonds owned | 7,721,867 09 |
| Cash in company's office and bank..... | 203,318 19 |
| Other assets..... | 188,843 76 |
| Total | \$ 26,296,694 62 |
| Deduct | 2,264 92 |
| Total net or ledger assets..... | \$ 26,294,429 70 |

OTHER ASSETS.

| | | |
|---|---------------|------------------|
| Interest due and accrued on: | | |
| Mortgages..... | \$ | 284,162 05 |
| Bonds and stocks..... | | 3,227 89 |
| Collateral loans..... | | 20,395 48 |
| Other assets..... | | 3,000 00 |
| Rents due and accrued on company's property or lease..... | | 9,882 36 |
| Total | \$ | 320,607 78 |
| Market value of bonds and stocks over cost..... | | 120,288 16 |
| NEW PREMIUMS, RENEWALS. | | |
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 80,672 22 | \$ 222,772 15 |
| Gross deferred premiums on policies in force December 31, 1895..... | 55,632 92 | 368,391 32 |
| Total..... | \$ 136,305 14 | \$ 591,163 47 |
| Deduct cost of collection..... | 68,152 57 | 29,558 18 |
| Net amount of uncollected and deferred premiums | \$ 68,152 57 | \$ 561,605 29 |
| | | 629,757 86 |
| Total of invested and other assets..... | | \$ 27,365,083 50 |

LIABILITIES.

| | |
|--|------------------|
| Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 23,666,683 00 |
| Deduct net value of risks of this company re-insured in other solvent companies | 56,245 00 |
| Net reserve..... | 23,610,438 00 |
| Total policy claims..... | 133,710 00 |
| All other liabilities..... | 151,573 97 |
| Liabilities on policy holders account..... | 23,895,721 97 |
| Gross surplus..... | 3,469,361 53 |
| Total liabilities..... | \$ 27,365,083 50 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|-------------------|
| Policies in force at close of 1894..... | 49,551 | \$ 126,537,075 00 |
| Policies in force at close of 1895..... | 51,744 | 139,146,317 00 |
| Net increase..... | 2,193 | 3,609,242 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)..... | 8,900 | 23,071,598 00 |
| Terminated in 1895..... | 6,806 | 19,462,356 00 |
| By death..... | 538 | 1,589,074 00 |
| By maturity..... | 87 | 201,514 00 |
| By expiry..... | 290 | 831,000 00 |
| By surrender..... | 1,423 | 3,214,477 00 |
| By lapse..... | 3,147 | 7,751,913 00 |
| By change and decrease..... | 38 | 525,725 00 |
| Not taken..... | 1,283 | 3,926,850 00 |
| Reduction for present value of installment policies..... | | 1,421,803 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|-----------------|
| Policies in force at end of 1894..... | 500 | \$ 1,876,180 00 |
| Issued during 1895..... | 114 | 556,500 00 |
| Ceased to be in force during 1895..... | 127 | 480,530 00 |
| In force December 31, 1895..... | 517 | 1,952,150 00 |
| Losses incurred..... | 4 | 8,262 00 |
| Losses paid..... | 4 | 6,712 00 |
| Premiums received..... | | 70,241 60 |
| Expense..... | | 11,843 09 |
| Tax..... | | 1,404 89 |

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1851.)

JONATHAN B. BUNCE, President. CHAS. H. LAWRENCE, Secretary.

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies, without deductions..... | \$ 304,581 81 |
| Renewal premiums, without deductions..... | 873,384 90 |
| Dividends applied to pay running premiums..... | 124,454 80 |
| Dividends applied to purchase paid-up additions and annuities..... | 27,030 96 |
| Surrender values applied to pay running premiums..... | 5,895 15 |
| Surrender values applied to purchase paid-up insurance..... | 659 56 |
| Total..... | \$ 1,336,007 18 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 5,274 55 |
| Total premium income..... | \$ 1,330,732 63 |
| Interest on: | |
| Mortgage loans and collateral loans..... | \$ 836,999 54 |
| Bonds and dividends on stocks..... | 123,192 56 |
| Premium notes, loans or liens..... | 31,796 19 |
| Other debts due the company..... | 15,967 67 |
| Discount on claims paid in advance..... | 160 07 |
| Rents from company's property..... | 29,873 33 |
| Dividends and surrender values on re-insurance..... | 472 29 |
| Profit on sales of securities..... | 5,222 56 |
| From other sources..... | 7,095 70 |
| Total receipts during the year..... | \$ 1,881,512 54 |
| Balance of net or ledger assets, December 31, 1894..... | 9,919,261 54 |
| Total..... | \$ 11,800,774 08 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 838,219 61 |
| Paid to annuitants..... | 2,152 10 |
| Dividends paid policy holders in cash..... | 2,948 56 |
| Dividends applied by policy holders to pay running premiums..... | 124,454 80 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 27,030 96 |
| Surrender values paid in cash and premium notes..... | 111,889 16 |
| Surrender values applied by policy holders to pay running premiums..... | 5,895 15 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 659 56 |
| Total paid policy holders..... | \$ 1,113,219 80 |
| Cash paid for commissions and bonuses to agents..... | 234,866 90 |
| Cash paid for salaries and allowances for agencies..... | 59,371 60 |
| Cash paid for medical examiners' fees..... | 36,795 20 |
| Cash paid for salaries and all other compensation of officers..... | 62,784 26 |
| Taxes on premiums..... | 35,425 85 |
| Cash paid for taxes on real estate..... | 15,820 96 |
| Insurance department fees..... | 6,083 47 |
| Cash paid for rent..... | 18,934 05 |
| Cash paid for commuting renewal commissions..... | 500 00 |
| Cash paid for advertising, &c..... | 31,833 76 |
| Cash paid for legal expenses and furniture..... | 3,079 28 |
| Cash paid for repairs..... | 12,780 04 |
| Losses on sales of real estate, etc..... | 3,692 65 |
| All other items..... | 49,119 95 |
| Total disbursements..... | \$ 1,684,337 27 |
| Balance..... | 10,116,436 81 |

ASSETS.

| | |
|--|---------------|
| Cost of real estate..... | \$ 858,950 29 |
| Mortgage loans on real estate..... | 5,978,010 92 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 5,600 00 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 205,946 00 |

| | |
|---|------------------|
| Premium notes on policies in force..... | 500,246 09 |
| Cost of bonds and stocks owned..... | 2,364,416 63 |
| Cash in company's office..... | 269 58 |
| Cash in banks..... | 202,997 30 |
| Total net or ledger assets..... | \$ 10,116,436 81 |

OTHER ASSETS.

| | | | |
|---|---------------|---------------|------------------|
| Interest due and accrued on : | | | |
| Mortgages..... | \$ | 142,187 09 | |
| Premiums notes, loans or liens..... | | 4,315 23 | |
| Total..... | \$ | 146,502 32 | |
| Market value of bonds and stocks over cost..... | | 41,205 31 | |
| | NEW PREMIUMS. | RENEWALS. | |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ 50,087 27 | \$ 46,129 00 | |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | 26,486 34 | 72,800 40 | |
| Total..... | \$ 76,573 61 | \$ 118,929 40 | |
| Deduct cost of collection..... | 43,646 96 | 7,135 76 | |
| Net amount of uncollected and deferred premiums | \$ 32,926 65 | \$ 111,793 64 | \$ 144,720 29 |
| Total of invested and other assets..... | | | \$ 10,448,864 73 |

LIABILITIES.

| | |
|--|------------------|
| Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 9,505,084 00 |
| Deduct net value of risks of this company re-insured in other solvent companies..... | 17,793 00 |
| Net reserve..... | 9,487,291 00 |
| Total policy claims..... | 54,430 00 |
| All other liabilities..... | 337,760 00 |
| Liabilities on policy holders' account..... | 9,879,481 00 |
| Gross surplus..... | 569,383 73 |
| Total liabilities..... | \$ 10,448,864 73 |

EXHIBIT OF POLICIES.

| | No. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 22,797 | \$ 36,381,049 00 |
| Policies in force at close of 1895..... | 24,999 | 40,460,331 00 |
| Net increase..... | 2,202 | 4,079,282 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)... | 6,360 | 11,673,942 00 |
| Terminated in 1895..... | 4,158 | 7,594,660 00 |
| By death..... | 440 | 745,210 00 |
| By maturity..... | 121 | 139,570 00 |
| By expiry..... | 1 | 801 00 |
| By surrender..... | 282 | 517,735 00 |
| By lapse..... | 1,416 | 2,488,136 00 |
| By change and decrease..... | 170 | 623,569 00 |
| Not taken..... | 1,571 | 2,719,139 00 |
| Transferred..... | 157 | 360,500 00 |

BUSINESS IN COLORADO IN 1895.

| | No. | |
|---|-----|--------------|
| Policies in force at the end of 1894..... | 56 | \$ 87,672 00 |
| Issued during 1895..... | 37 | 90,100 00 |
| Ceased to be in force during 1895..... | 18 | 29,759 00 |
| In force December 31, 1895..... | 75 | 148,013 00 |
| Premiums received..... | | 3,630 91 |
| Expense..... | | 1,257 72 |
| Tax..... | | 34 99 |

PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA.

Principal Office.....409 Chestnut St., Philadelphia, Pa.

(Incorporated in 1865.)

SAMUEL R. SHIPLEY, President.

ASA S. WING, Actuary.

CASH CAPITAL, \$1,000,000.

INCOME DURING 1895.

| | |
|---|-------------------------|
| Premiums on new policies, without deductions..... | \$ 433,865 74 |
| Renewal premiums, without deductions..... | 3,085,660 43 |
| Dividends applied to pay running premiums..... | 524,176 71 |
| Dividends applied to purchase paid-up additions and annuities..... | 102,363 79 |
| Surrender values applied to purchase paid-up insurance..... | 76,442 00 |
| Consideration for annuities, other than matured installment policies..... | 81,631 17 |
| Total premium income..... | \$ 4,304,139 84 |
| Interest on: | |
| Mortgage loans..... | 658,310 60 |
| Bonds and dividends on stocks..... | 420,483 39 |
| Premium notes, loans or liens..... | 123,379 18 |
| Other debts due the company..... | 48,122 67 |
| Discount on claims paid in advance..... | 1,771 12 |
| Rents from company's property..... | 25,054 86 |
| Profit on sales of real estate..... | 23,314 78 |
| Total receipts during the year..... | \$ 5,604,576 44 |
| Balance of net or ledger assets December 31, 1894..... | 26,236,899 52 |
| Total..... | \$ 31,841,475 96 |

DISBURSEMENTS DURING 1895.

| | |
|---|------------------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 1,432,323 16 |
| Paid to annuitants..... | 33,278 79 |
| Dividends paid policy holders in cash..... | 60,853 94 |
| Dividends applied by policy holders to pay running premiums..... | 524,176 71 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 102,363 79 |
| Surrender values paid in cash..... | 258,031 41 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 76,442 00 |
| Total paid policy holders..... | \$ 2,487,469 80 |
| Cash paid for commissions and bonuses to agents..... | 374,888 65 |
| Cash paid for salaries and allowances for agencies..... | 26,554 41 |
| Cash paid for medical examiners' fees..... | 16,929 13 |
| Cash paid for salaries and all other compensation of officers..... | 154,614 51 |
| Taxes on premiums..... | 52,290 41 |
| Cash paid for taxes on real estate..... | 12,950 00 |
| Insurance department fees..... | 5,796 19 |
| Cash paid for rent..... | 14,813 17 |
| Cash paid for advertising, printing and postage..... | 34,347 88 |
| Cash paid for legal expenses and repairs..... | 22,831 00 |
| Losses on sales of real estate and securities..... | 13,170 17 |
| All other items..... | 34,302 75 |
| Total disbursements..... | \$ 3,250,908 07 |
| Balance..... | 28,590,567 89 |

ASSETS.

| | |
|--|-----------------|
| Cost of real estate..... | \$ 1,604,503 90 |
| Mortgage loans on real estate..... | 11,684,124 17 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 1,950,128 46 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 2,226,588 82 |

| | |
|---|------------------|
| Premium notes on policies in force..... | 19,710 30 |
| Cost of bonds owned..... | 10,968,073 78 |
| Cash in company's office..... | 107,438 46 |
| Total net or ledger assets..... | \$ 28,590,567 89 |

OTHER ASSETS.

| | |
|---|---------------|
| Interest due and accrued on : | |
| Mortgages..... | \$ 295,686 47 |
| Collateral loans..... | 13,199 83 |
| Premium notes, loans or liens..... | 27,832 86 |
| Rents due and accrued on company's property or lease..... | 8,725 79 |
| Total..... | \$ 339,844 45 |

NEW PREMIUMS. RENEWALS.

| | | |
|---|---------------|------------------|
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 62,665 58 | \$ 186,825 38 |
| Gross deferred premiums on policies in force December 31, 1895..... | 63,602 30 | 520,601 22 |
| Total..... | \$ 126,267 88 | \$ 707,426 60 |
| Deduct cost of collection..... | 44,193 76 | 53,057 00 |
| Net amount of uncollected and deferred premiums..... | \$ 82,074 12 | \$ 654,369 60 |
| Deduct balance necessary to reduce net premiums to 81 per cent..... | | 736,443 72 |
| | | 61,151 19 |
| Total assets..... | | \$ 675,292 53 |
| Less items not admitted..... | | 29,605,704 87 |
| | | 129,301 40 |
| Total admitted assets..... | | \$ 29,476,403 44 |

LIABILITIES.

| | |
|--|------------------|
| Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 24,545,250 00 |
| Same for reversionary additions and annuities..... | 892,154 00 |
| Net reserve..... | \$ 25,437,404 00 |
| Total policy claims..... | 52,412 73 |
| All other liabilities..... | 306,983 69 |
| Liabilities on policy holders account..... | 25,796,800 42 |
| Gross surplus including capital..... | 3,679,603 05 |
| Total liabilities..... | \$ 29,476,403 47 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|-------------------|
| Policies in force at close of 1894..... | 32,512 | \$ 103,671,924 00 |
| Policies in force at close of 1895..... | 34,614 | 108,822,534 00 |
| Net increase..... | 2,072 | 5,150,610 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)..... | 4,618 | 14,839,353 00 |
| Terminated in 1895..... | 2,546 | 9,688,713 00 |
| By death..... | 288 | 772,252 00 |
| By maturity..... | 217 | 678,592 00 |
| By expiry..... | 1 | 20,000 00 |
| By surrender..... | 632 | 1,934,452 00 |
| By lapse..... | 1,195 | 4,174,885 00 |
| By change and decrease..... | 138 | 1,835,896 00 |
| Not taken..... | 75 | 272,666 00 |

GAIN AND LOSS EXHIBIT,

FOR THE YEAR 1895.

| | |
|--|-----------------|
| Net gains on mortality experience..... | \$ 540,494 72 |
| Net gains from interest account..... | 393,973 49 |
| Net gains from expense account..... | 20,976 15 |
| Net gains from other sources..... | 89,093 55 |
| Total..... | \$ 1,044,537 91 |

GAINS DISPOSED OF AS FOLLOWS:

| | |
|---|-----------------|
| Dividends used as cash less those paid for cancelled additions..... | \$ 568,407 17 |
| Dividends used to buy additions..... | 102,863 79 |
| Increase in unpaid dividends..... | 4,620 46 |
| Increase in surplus..... | 369,146 49 |
| Total..... | \$ 1,044,537 91 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Policies in force at end of 1894..... | 30 | \$ 118,302 00 |
| Issued during 1895..... | 10 | 25,322 00 |
| Ceased to be in force during 1895..... | 10 | 38,832 00 |
| In force December 31, 1895..... | 30 | 104,792 00 |
| Premiums received..... | | 5,273 91 |
| Expense..... | | 1,632 12 |
| Tax..... | | 105 47 |

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Principal Office.....29 Broadway, New York.

(Incorporated in 1875.)

CHAS. E. WILLARD, President.

WM. E. STEVENS, Secretary.

CASH CAPITAL, \$100,000.

INCOME DURING 1895.

| | |
|---|-----------------|
| Premiums on new policies without deductions..... | \$ 451,266 47 |
| Renewal premiums, without deductions..... | 1,491,472 30 |
| Dividends applied to pay running premiums..... | 228,926 72 |
| Surrender values applied to purchase paid-up insurance..... | 3,021 29 |
| Total..... | \$ 2,169,686 78 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 11,673 44 |
| Total premium income..... | \$ 2,158,013 34 |
| Interest on: | |
| Mortgage loans..... | \$ 12,665 33 |
| Bonds and dividends on stocks..... | 38,030 33 |
| Loans on policies..... | 599 31 |
| Other debts due the company..... | 10,476 70 |
| Rents from company's property..... | 27,074 72 |
| Total receipts during the year..... | \$ 2,246,859 73 |
| Balance of net or ledger assets December 31, 1894..... | 1,636,914 83 |
| Total..... | \$ 3,883,774 56 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 1,220,791 74 |
| Paid to annuitants..... | 1,581 40 |
| Dividends paid policy holders in cash..... | 36,759 78 |
| Dividends applied by policy holders to pay running premiums..... | 223,926 72 |
| Surrender values paid in cash..... | 5,331 22 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 3,021 29 |
| Total paid policy holders..... | \$ 1,491,412 15 |
| Cash paid stockholders for interest or dividends | 6,977 60 |
| Cash paid for commissions and bonuses to agents..... | 315,689 68 |

| | |
|--|-----------------|
| Cash paid for salaries and allowances for agencies..... | 17,777 75 |
| Cash paid for medical examiners' fees..... | 34,806 19 |
| Cash paid for salaries and all other compensation of officers..... | 94,973 91 |
| Taxes on premiums..... | 21,293 50 |
| Cash paid for taxes on real estate..... | 2,817 21 |
| Insurance department fees..... | 7,520 83 |
| Cash paid for rent..... | 22,704 79 |
| Cash paid for commuting renewal commissions..... | 1,750 00 |
| Cash paid for advertising, etc..... | 39,241 55 |
| Cash paid for legal expenses and furniture..... | 23,854 45 |
| Cash paid for repairs..... | 9,807 09 |
| Losses on securities..... | 13,508 08 |
| All other items..... | 42,986 91 |
| Total disbursements..... | \$ 2,147,211 69 |
| Balance..... | 1,736,562 87 |

ASSETS.

| | |
|--|-----------------|
| Cost of real estate..... | \$ 241,384 28 |
| Mortgage loans on real estate..... | 224,400 00 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 75,000 00 |
| Loss made to policy holders on this company's policies assigned as collateral..... | 20,300 41 |
| Book value of bonds owned..... | 967,833 52 |
| Cash in company's office..... | 12,709 24 |
| Cash in banks..... | 128,068 53 |
| Other assets..... | 67,169 94 |
| Total net or ledger assets..... | \$ 1,736,865 92 |
| Deduct agents credit balance..... | 303 05 |
| Total..... | \$ 1,736,562 87 |

OTHER ASSETS.

| | | |
|---|-----------------|---------------|
| Interest due and accrued on: | | |
| Mortgages..... | \$ 3,798 80 | |
| Bonds and stocks..... | 11,179 98 | |
| On policies..... | 453 89 | |
| Other assets..... | 390 83 | |
| Rents due and accrued on company's property or lease..... | 7,109 50 | |
| Total..... | \$ 25,933 00 | |
| Market value of real estate over cost..... | 15,000 00 | |
| | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 41,314 28 | \$ 53,902 40 |
| Gross deferred premiums on policies in force December 31, 1895..... | 60,051 87 | 156,937 14 |
| Total..... | \$ 101,366 15 | \$ 210,839 54 |
| Deduct cost of collection..... | 30,656 61 | 66,585 59 |
| Net amount of uncollected and deferred premiums..... | \$ 70,709 54 | \$ 144,253 95 |
| Total of invested and other assets..... | \$ 1,992,459 36 | |
| Less items not admitted..... | 78,273 80 | |
| Total assets, less items not admitted..... | \$ 1,914,185 56 | |

LIABILITIES.

| | |
|--|-----------------|
| Net present value of all outstanding policies in force December 31, 1895, according to actuaries table of mortality with 4 per cent. interest..... | \$ 978,235 00 |
| Net reserve..... | 978,235 00 |
| Total policy claims..... | 192,786 00 |
| All other liabilities..... | 29,803 08 |
| Liabilities on policy holders account..... | 1,200,824 08 |
| Gross surplus..... | \$ 780,531 42 |
| Total liabilities..... | \$ 1,981,355 50 |

EXHIBIT OF POLICIES.

| | No. | |
|---|--------|------------------|
| Policies in force at the close of 1894..... | 25,655 | \$ 84,025,038 00 |
| Policies in force at the close of 1895..... | 25,704 | 81,814,921 09 |

| | | |
|---|-------|---------------|
| Issued in 1895 (new policies issued, old policies revived and additions)... | 7,867 | 23,191,178 00 |
| Terminated in 1895..... | 7,818 | 25,401,295 00 |
| By death..... | 341 | 1,258,723 00 |
| By maturity..... | 1 | 250 00 |
| By expiry..... | 5,229 | 16,314,685 00 |
| By surrender..... | 998 | 4,269,850 00 |
| By lapse..... | 300 | 634,700 00 |
| By change and decrease..... | 18 | 328,892 00 |
| Not taken..... | 931 | 2,594,195 00 |

GAIN AND LOSS EXHIBIT.

DURING YEAR COVERED BY STATEMENT.

| | | |
|--|---------------|-----------------|
| Surplus at end of previous year..... | | \$ 764,947 15 |
| Receipts from margins or loading on premiums during year, in excess of four per cent. Actuaries' net premiums (estimated)..... | | 711,234 00 |
| Receipts from interest, rents, dividends and discounts. | | 88,846 39 |
| Tabular or expected mortality (4 per cent. actuaries' table of mortality) estimated | | 1,306,113 00 |
| Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality)..... | | 31,602 00 |
| Total | | \$ 2,902,742 54 |
| Cost of conducting business during the year, being total of "miscellaneous expenses"..... | \$ 623,684 97 | |
| Death loss incurred, less reserve on same..... | 1,232,428 00 | |
| Interest required to maintain reserve (four per cent. Actuaries' table of mortality) estimated..... | 32,114 51 | |
| Dividends declared..... | 260,686 50 | |
| Loss realized on ledger assets, \$.....; from "other assets," less unadmitted..... | 32,114 57 | |
| Allowed for surrendered and purchased policies, including values given in exchange..... | 8,352 51 | |
| Surplus, December 31..... | \$ 713,361 48 | \$ 2,902,742 54 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Policies in force at end of 1894..... | 175 | \$ 857,000 00 |
| Issued during 1895..... | 77 | 290,000 00 |
| Ceased to be in force during 1895..... | 90 | 460,500 00 |
| In force December 31, 1895..... | 162 | 686,500 00 |
| Losses incurred..... | 3 | 11,000 00 |
| Losses paid..... | 3 | 11,000 00 |
| Premiums received..... | | 14,282 16 |
| Expense | | 2,184 74 |
| Tax..... | | 285 64 |

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Principal Office.....Newark, New Jersey

(Incorporated in 1873.)

JNO. F. DRYDEN, President.

FOREST F. DRYDEN, Secretary.

CASH CAPITAL, \$2,000,000.

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies, without deductions..... | \$ 1,840,113 65 |
| Renewal premiums, without deductions..... | 10,012,060 36 |
| Dividends applied to pay running premiums..... | 903 77 |
| Dividends applied to purchase paid up additions and annuities..... | 1,377 35 |
| Surrender values applied to pay running premiums..... | 513 09 |
| Surrender values applied to purchase paid-up insurance..... | 35,449 88 |
| Consideration for annuities, other than matured installment policies..... | 6,659 90 |
| Total..... | \$ 11,897,078 00 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 4,311 37 |
| Total premium income..... | \$ 11,892,766 63 |
| Interest on: | |
| Mortgage loans..... | 299,720 43 |
| Bonds and dividends on stocks..... | 231,103 62 |
| Premium notes, loans or liens..... | 2,283 70 |
| Other debts due the company..... | 4,253 90 |
| Rents from company's property..... | 141,982 18 |
| Profit on sales of real estate and securities..... | 13,427 97 |
| Total receipts during the year..... | \$ 12,585,538 43 |
| Balance of net or ledger assets December 31, 1894..... | 12,582,852 88 |
| Total..... | \$ 25,168,391 31 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 3,846,753 71 |
| Paid to annuitants..... | 2,182 65 |
| Premium notes, voided by lapse..... | 11,737 63 |
| Dividends paid policy holders in cash..... | 10,655 98 |
| Dividends applied by policy holders to pay running premiums..... | 903 77 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 1,377 35 |
| Surrender values paid in cash..... | 5,917 03 |
| Surrender values applied by policy holders to pay running premiums..... | 513 09 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 35,449 88 |
| Total paid policy holders..... | \$ 3,915,491 09 |
| Cash paid stockholders for interest or dividends..... | 200,000 00 |
| Cash paid for commissions and bonuses to agents..... | 2,714,781 11 |
| Cash paid for salaries and allowances for agencies..... | 1,616,316 64 |
| Cash paid for medical examiners' fees..... | 246,073 23 |
| Cash paid for salaries and all other compensation of officers..... | 497,214 93 |
| Taxes on premiums..... | 156,773 20 |
| Cash paid for taxes on real estate..... | 27,636 20 |
| Insurance department fees..... | 11,007 25 |
| Cash paid for rent..... | 77,379 99 |
| Cash paid for commuting renewal commissions..... | 6,419 82 |
| Cash paid for advertising, etc..... | 213,078 24 |
| Cash paid for legal expenses..... | 50,409 30 |
| Cash paid for repairs..... | 74,807 49 |
| All other items..... | 37,515 63 |
| Total disbursements..... | \$ 9,844,904 12 |
| Balance..... | 15,323,487 19 |

ASSETS.

| | |
|---|-----------------|
| Cost of real estate..... | \$ 2,640,562 16 |
| Mortgage loans on real estate..... | 7,166,767 08 |
| Loans made to policy holders on this company's policies assigned as collateral..... | 46,926 22 |
| Premium notes on policies in force..... | 10,987 55 |

| | |
|---------------------------------|------------------|
| Cost of bonds owned..... | 4,652,164 85 |
| Cash in company's office..... | 10,271 87 |
| Cash in banks..... | 795,807 46 |
| Total net or ledger assets..... | \$ 15,323,487 19 |

OTHER ASSETS.

| | | |
|---|---------------|------------------|
| Interest due and accrued on : | | |
| Mortgages..... | \$ | 116,007 99 |
| Bonds and stocks..... | | 48,023 18 |
| Collateral loans..... | | 1 209 81 |
| Premiums notes, loans or liens..... | | 313 77 |
| Rents due and accrued on company's property or lease..... | | 12,584 17 |
| Total..... | \$ | 178,138 92 |
| | NEW PREMIUMS. | RENEWALS. |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ 44,896 31 | \$ 60,068 02 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | 230,493 79 | 143,209 93 |
| Total..... | \$ 275,390 10 | \$ 203,277 95 |
| Deduct cost of collection..... | 164,363 93 | 25,025 37 |
| Net amount of uncollected and deferred premiums..... | \$ 108,026 12 | \$ 178,252 58 |
| Other items..... | | 286,278 70 |
| Total of invested and other assets..... | | \$ 15,939,708 01 |
| Less items not admitted..... | | 159,553 70 |
| Total assets less items not admitted..... | | \$ 15,780,154 31 |

LIABILITIES.

| | |
|--|------------------|
| Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 12,332,412 00 |
| Net reserve..... | 12,332,412 00 |
| Total policy claims..... | 56,110 24 |
| All other liabilities..... | 81,795 02 |
| Liabilities on policy holders account..... | 12,470,317 26 |
| Gross surplus..... | 3,309,837 05 |
| Total liabilities..... | \$ 15,780,154 31 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 17,752 | \$ 20,504,727 00 |
| Policies in force at close of 1895..... | 30,893 | 34,716,055 00 |
| Net increase..... | 13,141 | 14,211,328 00 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 23,503 | 25,706,280 00 |
| Terminated in 1895..... | 10,362 | 11,494,952 00 |
| By death..... | 165 | 237,912 00 |
| By expiry..... | 15 | 19,500 00 |
| By surrender..... | 177 | 225,822 00 |
| By lapse..... | 8,467 | 8,834,593 00 |
| By change and decrease..... | | 146,363 00 |
| Not taken..... | 1,538 | 2,030,762 00 |

BUSINESS IN COLORADO IN 1895.

| | No. | |
|---|-------|-----------------|
| Policies in force at the end of 1894..... | 7,995 | \$ 1,338,078 00 |
| Issued during 1895..... | 4,835 | 929,648 00 |
| Ceased to be in force during 1895..... | 6,730 | 1,225,898 00 |
| In force December 31, 1895..... | 6,100 | 1,041,828 00 |
| Losses incurred..... | 68 | 5,903 23 |
| Losses paid..... | 71 | 6,183 56 |
| Premiums received..... | | 44,537 12 |
| Expense..... | | 25,361 95 |
| Tax..... | | 890 74 |

TRAVELER'S LIFE INSURANCE COMPANY.

Principal Office.....Hartford, Conn.

(Incorporated in 1863.)

JAS. G. BATTERSON, President.

RODNEY DENNIS, Secretary.

INCOME DURING 1895.

| | |
|---|-------------------------|
| Premiums on new policies, without deductions..... | \$ 408,097 06 |
| Renewal premiums, without deductions..... | 1,947,708 92 |
| Surrender values applied to pay running premiums..... | 7,816 25 |
| Consideration for annuities, other than matured installment policies..... | 25,560 41 |
| Total..... | \$ 2,389,182 64 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 105,523 35 |
| Total premium income..... | \$ 2,283,659 29 |
| Interest on: | |
| Mortgage loans..... | \$ 268,329 07 |
| Bonds and dividends on stocks..... | 276,277 43 |
| Other debts due the company..... | 117,247 74 |
| Rents from company's property..... | 65,908 64 |
| Dividends and surrender values on re-insurance..... | 8,232 35 |
| Profit on sales of real estate..... | 8,850 43 |
| From other sources..... | 363 73 |
| Total receipts during the year..... | \$ 3,028,868 68 |
| Balance of net or ledger assets December 31, 1894..... | 15,068,536 24 |
| Total..... | \$ 18,097,404 92 |

DISBURSEMENTS DURING 1895.

| | |
|---|------------------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 719,408 05 |
| Paid to annuitants..... | 9,147 05 |
| Surrender values paid in cash..... | 273,745 68 |
| Surrender values applied by policy holders to pay running premiums..... | 7,816 25 |
| Total paid policy holders..... | \$ 1,010,117 03 |
| Cash paid stockholders for interest or dividends..... | 100,000 00 |
| Cash paid for commissions and bonuses to agents..... | 274,539 89 |
| Cash paid for salaries and allowances for agencies..... | 47,416 29 |
| Cash paid for medical examiners' fees..... | 20,187 70 |
| Cash paid for salaries and all other compensation of officers..... | 62,610 86 |
| Taxes on premiums..... | 24,603 05 |
| Cash paid for taxes on real estate..... | 23,818 03 |
| Insurance department fees..... | 4,209 57 |
| Cash paid for rent..... | 17,156 77 |
| Cash paid for advertising..... | 33,080 55 |
| Cash paid for legal expenses..... | 10,654 60 |
| Cash paid for repairs..... | 85,166 53 |
| Losses on sales of securities..... | 62,353 57 |
| All other items..... | 27,288 40 |
| Total disbursements..... | \$ 1,803,202 84 |
| Balance..... | 16,294,202 08 |

ASSETS.

| | |
|--|-------------------------|
| Cost of real estate..... | \$ 2,126,038 53 |
| Mortgage loans on real estate..... | 5,030,290 17 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 668,563 11 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 758,419 31 |
| Cost of bonds owned..... | 6,545,626 46 |
| Cash in company's office and banks..... | 1,124,595 80 |
| Other assets..... | 40,668 70 |
| Total net or ledger assets..... | \$ 16,294,202 08 |

OTHER ASSETS.

| | | | |
|---|---------------|---------------|------------------|
| Interest due and accrued on: | | | |
| Mortgages..... | | \$ | 91,061 23 |
| Bonds and stocks..... | | | 62,990 27 |
| Collateral loans..... | | | 7,325 86 |
| Total | | \$ | 161,377 36 |
| | NEW PREMIUMS. | RENEWALS. | |
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ 90,244 98 | \$ 227,480 68 | |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | 60,891 49 | 258,749 05 | |
| Total | \$ 151,136 47 | \$ 486,229 73 | |
| Deduct cost of collection..... | 68,011 41 | 24,311 49 | |
| Net amount of uncollected and deferred premiums | \$ 83,125 06 | \$ 461,918 24 | \$ 545,043 30 |
| Total of invested and other assets..... | | | \$ 17,000,622 74 |
| Less items not admitted..... | | | 759,907 47 |
| Total assets less items not admitted..... | | | \$ 16,240,715 2 |

LIABILITIES.

| | |
|--|------------------|
| Net present value of all outstanding policies in force Dec. 31, 1895, according to actuaries table of mortality, with four per cent. interest..... | \$ 14,693,684 00 |
| Deduct net value of risks of this company reinsured in other solvent companies..... | 262,574 00 |
| Net reserve..... | 14,431,110 00 |
| Total policy claims..... | 97,538 61 |
| All other liabilities..... | 345,867 62 |
| Liabilities on policy holders' account..... | 14,874,516 23 |
| Gross surplus..... | \$ 1,366,199 04 |
| Total liabilities..... | \$ 16,240,715 27 |

EXHIBIT OF POLICIES.

| | | |
|---|--------|------------------|
| | NO. | |
| Policies in force at close of 1894..... | 30,902 | \$ 84,364,530 00 |
| Policies in force at close of 1895..... | 32,250 | 87,355,158 00 |
| Net increase..... | 1,348 | 2,990,628 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)..... | 5,528 | 17,286,407 00 |
| Terminated in 1895..... | 4,180 | 14,295,779 00 |
| By death..... | 357 | 1,240,968 00 |
| By maturity..... | 83 | 120,455 00 |
| By expiry..... | 167 | 493,833 00 |
| By surrender..... | 487 | 1,245,495 00 |
| By lapse..... | 1,429 | 5,111,009 00 |
| By change and decease..... | 209 | 1,284,302 00 |
| Not taken..... | 790 | 2,922,783 00 |
| By transfer..... | 658 | 1,876,934 00 |

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

| | |
|--|-----------------|
| Surplus at end of previous year..... | \$ 1,247,692 97 |
| Receipts from margins or loading on premiums during year, in excess of four per cent. actuaries' net premiums..... | 212,721 97 |
| Receipts from interest, rent, dividends and discounts..... | 736,358 96 |
| Tabular or expected mortality (four per cent. actuaries' table of mortality), net, Gains from sales of ledger assets, \$.....; from "other assets," less unadmitted..... | 791,847 00 |
| Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality)..... | 8,850 43 |
| Reserve on policies lapsed, surrendered and purchased (four per cent. actuaries' table of mortality)..... | 441,332 39 |
| Total..... | \$ 3,438,803 72 |
| Cost of conducting the business during the year, being total of miscellaneous expenses..... | \$ 730,732 24 |
| Death losses incurred, less reserve on same..... | 469,011 19 |
| Interest required to maintain reserve (four per cent. actuaries' table of mortality)..... | 536,762 00 |
| Loss realized on ledger assets, \$.....; from "other assets," less unadmitted..... | 62,353 57 |
| Allowed for surrendered and purchased policies, including values given in exchange..... | 273,745 68 |
| | 2,072,604 68 |
| Surplus, December 31, 1895..... | \$ 1,366,199 04 |
| | \$ 3,438,803 72 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|-----------------|
| Policies in force at end of 1894..... | 552 | \$ 2,709,278 00 |
| Issued during 1895..... | 33 | 94,155 00 |
| Ceased to be in force during 1895..... | 76 | 389,272 00 |
| In force December 31, 1895..... | 509 | 2,414,161 00 |
| Losses incurred..... | 13 | 30,924 50 |
| Losses paid..... | 14 | 31,014 50 |
| Premiums received..... | | 58,513 97 |
| Expense..... | | 17,617 94 |
| Tax..... | | 1,708 86 |

UNION CENTRAL LIFE INSURANCE COMPANY.

Principal Office..... Cincinnati, Ohio

(Incorporated in 1867.)

JNO. M. PATTISON, President.

E. P. MARSHALL, Secretary.

CASH CAPITAL, \$100,000.

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies, without deductions..... | \$ 623,817 50 |
| Renewal premiums, without deductions..... | 2,286,133 52 |
| Dividends applied to pay running premiums..... | 65,497 67 |
| Dividends applied to purchase paid-up additions and annuities..... | 14,188 30 |
| Surrender values applied to pay running premiums..... | 5,918 30 |
| Surrender values applied to purchase paid-up insurance..... | 114,177 41 |
| Consideration for annuities, other than matured installment policies..... | 1,000 00 |
| Total..... | \$ 3,110,732 70 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 4,060 00 |
| Total premium income..... | \$ 3,106,672 70 |
| Interest on: | |
| Mortgage loans..... | 715,103 45 |
| Bonds and dividends on stocks..... | 400 00 |
| Premium notes, loans or liens..... | 48,094 84 |
| Other debts due the company..... | 79,222 55 |
| Rents from company's property..... | 6,642 20 |
| Total receipts during the year..... | \$ 3,956,135 74 |
| Balance of net or ledger assets December 31, 1894..... | 12,152,032 00 |
| Total..... | \$ 16,108,167 74 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 711,266 94 |
| Paid to annuitants..... | 2,033 58 |
| Premium notes, voided by lapse..... | 176,156 37 |
| Dividends paid policy holders in cash..... | 54,460 55 |
| Dividends applied by policy holders to pay running premiums..... | 65,497 67 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 14,188 30 |
| Surrender values paid in cash..... | 88,578 85 |
| Surrender values applied by policy holders to pay running premiums..... | 5,918 30 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 114,177 41 |
| Total paid policy holders..... | \$ 1,232,277 97 |
| Cash paid stockholders for interest or dividends..... | 10,000 00 |
| Cash paid for commissions and bonuses to agents..... | 443,454 38 |
| Cash paid for salaries and allowances for agencies..... | 55,413 68 |
| Cash paid for medical examiners' fees..... | 46,266 00 |
| Cash paid for salaries and all other compensation of officers..... | 89,051 41 |

| | |
|--|-----------------|
| Taxes on premiums..... | 36,403 99 |
| Cash paid for taxes on real estate..... | 4,929 06 |
| Insurance department fees..... | 7,591 74 |
| Cash paid for rent..... | 26,840 66 |
| Cash paid for commuting renewal commissions..... | 2,615 05 |
| Cash paid for advertising, &c..... | 37,597 34 |
| Cash paid for legal expenses..... | 14,748 73 |
| Cash paid for repairs..... | 9,147 38 |
| Losses on sales of real estate..... | 5,371 30 |
| All other items..... | 145,567 65 |
| Total disbursements..... | \$ 2,166,776 35 |
| Balance | 13,941,391 39 |

ASSETS.

| | |
|--|------------------|
| Cost of real estate..... | \$ 441,417 60 |
| Mortgage loans on real estate..... | 11,028,702 46 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 1,394,602 55 |
| Premium notes on policies in force..... | 772,417 43 |
| Cost of bonds owned..... | 10,000 00 |
| Cash in company's office..... | 1,630 99 |
| Cash in banks..... | 79,485 37 |
| Other assets..... | 213,134 99 |
| Total net or ledger assets..... | \$ 13,941,391 39 |

OTHER ASSETS.

| | |
|---|----------------------------------|
| Interest due and accrued on: | |
| Mortgages..... | \$ 348,677 93 |
| Collateral loans..... | 53,695 02 |
| Premium notes, loans or liens..... | 20,734 56 |
| Rents due and accrued on company's property or lease..... | 3,094 65 |
| Total | \$ 426,202 16 |
| Market value of real estate over cost..... | 3,192 02 |
| Market value of bonds and stocks over par..... | 1,050 00 |
| NEW PREMIUMS. RENEWALS. | |
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 124,353 86 \$ 57,038 73 |
| Gross deferred premiums on policies in force December 31, 1895..... | 22,069 28 47,777 91 |
| Total | \$ 146,423 14 \$ 104,816 64 |
| Deduct cost of collection..... | 61,497 72 6,289 00 |
| Net amount of uncollected and deferred premiums | \$ 84,925 42 \$ 98,527 64 |
| | 183,453 06 |
| Total of invested and other assets..... | \$ 14,555,288 63 |
| Less items not admitted..... | 213,134 99 |
| Total assets, less items not admitted..... | \$ 14,342,153 64 |

LIABILITIES.

| | |
|--|------------------|
| Net present value of all outstanding policies in force on Dec. 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 12,457,448 00 |
| Deduct net value of risks of this company re-insured in other solvent companies..... | 2,769 00 |
| Net reserve..... | \$ 12,454,679 00 |
| Total policy claims..... | 59,530 58 |
| All other liabilities..... | 179,816 93 |
| Liabilities on policy holders account..... | 12,685,026 51 |
| Gross surplus..... | 1,657,127 13 |
| Capital stock..... | 100,000 00 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 45,777 | \$ 75,211,298 00 |
| Policies in force at close of 1895..... | 50,110 | 84,250,278 00 |
| Net increase..... | 4,363 | 9,038,980 00 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 14,015 | 26,676,007 00 |
| Terminated in 1895..... | 9,652 | 17,637,027 00 |
| By death..... | 329 | 586,398 00 |
| By maturity..... | 25 | 43,540 00 |
| By expiry..... | 231 | 366,150 00 |
| By surrender..... | 517 | 1,010,751 00 |
| By lapse..... | 6,055 | 10,267,880 00 |
| By change and decrease..... | 296 | 941,400 00 |
| Not taken..... | 2,199 | 4,410,567 00 |

GAIN AND LOSS EXHIBIT,
DURING YEAR COVERED BY STATEMENT.

| | | | |
|---|----|-----------|----|
| Surplus at end of previous year..... | \$ | 1,374,486 | 06 |
| Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums, estimated..... | | 717,918 | 13 |
| Receipts from interest, rents, dividends and discounts..... | | 849,463 | 04 |
| Tabular or expected mortality (4 per cent. Actuaries' table of mortality) estimated | | 682,464 | 10 |
| Increase in "other assets"..... | \$ | 50,258 | 43 |
| Less increase in unadmitted..... | | 19,533 | 59 |
| | | 30,724 | 84 |
| Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries tables of mortality) less reserve on revivals..... | | 480,841 | 32 |
| Total..... | \$ | 4,135,897 | 49 |
| Cost of conducting the business during the year, being total of "miscellaneous expenses," (includes interest on capital, taxes and real estate expense..... | \$ | 905,000 | 52 |
| Death losses incurred, less reserve on same, including annuities, Interest required to maintain reserve (4 per cent. Actuaries table of mortality)..... | | 477,724 | 87 |
| Dividends paid..... | | 469,009 | 50 |
| Loss realized on ledger assets..... | \$ | 134,146 | 52 |
| From "other assets," less unadmitted..... | | 29,497 | 86 |
| Allowed for Surrendered and Purchased Policies, including values given in exchange..... | | 384,830 | 93 |
| Increase in advance premiums and other liabilities..... | | 78,560 | 16 |
| | | 2,478,770 | 36 |
| Surplus December 31..... | \$ | 1,657,127 | 13 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Policies in force at end of 1894..... | 122 | \$ 285,833 00 |
| Issued during 1895..... | 44 | 90,056 00 |
| Ceased to be in force during 1895..... | 30 | 77,000 00 |
| In force December 31, 1895..... | 136 | 293,839 00 |
| Losses incurred..... | 4 | 16,000 00 |
| Losses paid..... | 4 | 16,000 00 |
| Premiums received..... | | 11,910 15 |
| Expense..... | | 2,059 04 |
| Tax..... | | 238 20 |

UNION MUTUAL LIFE INSURANCE COMPANY.

Principal Office.....Portland, Me.

(Incorporated in 1848.)

FRED E. RICHARDS, President.

J. FRANK LANG, Secretary.

INCOME DURING 1895.

| | | | |
|--|----|---------|----|
| Premiums on new policies, without deductions..... | \$ | 209,908 | 99 |
| Renewal premiums, without deductions..... | | 780,616 | 22 |
| Dividends applied to pay running premiums..... | | 8,479 | 01 |
| Dividends applied to purchase paid-up additions and annuities..... | | 17,466 | 94 |
| Surrender values applied to pay running premiums..... | | 3,742 | 61 |

| | |
|---|-----------------|
| Surrender values applied to purchase paid-up insurance..... | 21,704 88 |
| Consideration for annuities, other than matured installment policies..... | 1,140 00 |
| Total..... | \$ 1,043,018 65 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 2,777 88 |
| Total premium income..... | \$ 1,040,240 77 |
| Interest on: | |
| Mortgage loans and collateral loans..... | \$ 79,936 31 |
| Bonds and dividends on stocks..... | 126,367 86 |
| Premium notes, loans or liens..... | 14,117 54 |
| Other debts due the company..... | 32,736 88 |
| Disconnt on claims paid in advance..... | 579 00 |
| Rents from company's property..... | 23,115 87 |
| Profit on sales of real estate..... | 25,983 17 |
| From other sources..... | 635 98 |
| Total receipts during the year..... | \$ 1,353,713 38 |
| Balance of net or ledger assets, December 31, 1894..... | 6,296,453 00 |
| Total..... | \$ 7,650,166 38 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 628,038 76 |
| Paid to annuitants..... | 406 59 |
| Premium notes, voided by lapse..... | 11,527 94 |
| Collateral notes voided by lapse..... | 600 00 |
| Dividends paid policy holders in cash..... | 5,126 35 |
| Dividends applied by policy holders to pay running premiums..... | 8,479 01 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 17,466 94 |
| Surrender values paid in cash..... | 41,203 21 |
| Surrender values applied by policy holders to pay running premiums..... | 3,742 61 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 21,704 88 |
| Total paid policy holders..... | \$ 738,296 29 |
| Cash paid for commissions and bonuses to agents..... | 174,066 80 |
| Cash paid for salaries and allowances for agencies..... | 74,053 47 |
| Cash paid for medical examiners' fees..... | 26,604 55 |
| Cash paid for salaries and all other compensation of officers..... | 54,445 48 |
| Taxes on premiums..... | 14,106 97 |
| Cash paid for taxes on real estate..... | 8,086 46 |
| Insurance department fees..... | 7,526 17 |
| Cash paid for rent..... | 16,530 67 |
| Cash paid for commuting renewal commissions..... | 2,787 72 |
| Cash paid for advertising, &c..... | 20,724 40 |
| Cash paid for legal expenses..... | 8,457 84 |
| Cash paid for repairs..... | 13,319 72 |
| Losses on sales of real estate..... | 2,197 30 |
| All other items..... | 15,463 56 |
| Total disbursements..... | \$ 1,176,667 40 |
| Balance..... | 6,473,498 98 |

ASSETS.

| | |
|--|-----------------|
| Real estate..... | \$ 799,151 39 |
| Mortgage loans on real estate..... | 1,394,808 33 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 653,557 96 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 17,850 00 |
| Premium notes on policies in force..... | 244,227 85 |
| Cost of bonds owned..... | 3,252,264 63 |
| Cash in company's office..... | 479 49 |
| Cash in banks..... | 94,501 19 |
| Other assets..... | 16,658 14 |
| Total net or ledger assets..... | \$ 6,473,498 98 |

OTHER ASSETS.

| | |
|---|--------------|
| Interest due and accrued on: | |
| Mortgages..... | \$ 26,530 74 |
| Bonds and stocks..... | 36,914 81 |
| Collateral loans..... | 2,714 05 |
| Premium notes loans or liens..... | 7,955 15 |
| Rents due and accrued on company's property or lease..... | 2,098 04 |
| Other assets..... | 1,136 61 |
| Total..... | \$ 77,349 84 |
| Market value of bonds and stocks over cost..... | 71,755 75 |

| | NEW PREMIUMS. | RENEWALS. | |
|---|---------------|---------------|-----------------|
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ 49,097 32 | \$ 83,306 81 | |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | 22,288 72 | 62,988 45 | |
| Total..... | \$ 71,386 04 | \$ 146,295 26 | |
| Deduct cost of collection..... | 14,277 21 | 29,259 05 | |
| Net amount of uncollected and deferred premiums | \$ 57,108 83 | \$ 117,036 21 | \$ 174,145 04 |
| Forborne premiums to be deducted for policy claims..... | | | 641 44 |
| Total of invested and other assets..... | | | \$ 6,797,391 05 |
| Less items not admitted..... | | | 15,821 73 |
| Total admitted assets..... | | | \$ 6,781,569 32 |

LIABILITIES.

| | |
|---|-----------------|
| Net present value of all outstanding policies in force December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 6,268,395 00 |
| Deduct net value of risks of this company re-insured in other solvent companies | 6,922 00 |
| Net reserve..... | 6,261,473 00 |
| Total policy claims..... | 93,908 53 |
| All other liabilities..... | 6,895 97 |
| Liabilities on policy holders account..... | 6,362,277 50 |
| Gross surplus..... | \$ 485,113 55 |
| Total liabilities..... | \$ 6,797,391 05 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 19,550 | \$ 36,312,041 34 |
| Policies in force at close of 1895..... | 20,916 | 36,682,141 08 |
| Net increase..... | 1,366 | 370,099 74 |
| Issued in 1895 (new policies issued, old policies revived and additions) .. | 5,645 | 9,087,806 75 |
| Terminated in 1895..... | 4,279 | 8,467,700 01 |
| By death..... | 278 | 501,574 55 |
| By maturity..... | 131 | 134,779 69 |
| By expiry..... | 347 | 658,478 00 |
| By surrender..... | 215 | 477,726 04 |
| By lapse..... | 1,981 | 4,007,000 00 |
| By change and decrease..... | 37 | 157,003 00 |
| Not taken..... | 721 | 1,396,400 00 |
| Mortuary additions, &c..... | 569 | 1,134,738 73 |

GAIN AND LOSS EXHIBIT,

DURING YEAR COVERED BY STATEMENT.

| | |
|--|-----------------|
| Surplus at end of previous year..... | \$ 359,783 12 |
| Receipts from margins or loading on premiums during year, in excess of 4 per cent. Actuaries' net premiums..... | 252,011 90 |
| Receipts from interest, rents, dividends and discounts..... | 286,853 46 |
| Tabular or expected mortality (four per cent. actuaries' table of mortality) net, Gain from sales of ledger assets, \$32,182 06; from "other assets," less unadmitted \$31,693 82..... | 66,785 88 |
| Reserve on Policies lapsed, surrendered, and purchased (4 per cent. Actuaries' table of mortality)..... | 289,382 06 |
| Total..... | \$ 1,666,816 36 |
| Cost of conducting the business during the year, being total of "miscellaneous expenses"..... | \$ 436,173 81 |
| Death losses incurred, less reserve on same..... | 303,863 86 |
| Interest required to maintain reserve (4 per cent. Actuaries' table of mortality)..... | 243,200 00 |
| Dividends paid..... | 31,072 30 |
| Increase on unpaid dividends..... | 162 06 |
| Loss realized on ledger assets \$7,760 21; from "other assets" less unadmitted, \$47,092 25..... | 54,852 46 |
| Allowed for Surrendered and Purchased Policies, including values given in exchange..... | 149,410 70 |
| Notes voided by lapse..... | 12,127 34 |
| Balance unaccounted for..... | 839 63 |
| | \$ 1,231,702 81 |
| Surplus December 31, 1895..... | \$ 435,113 55 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Policies in force at end of 1894..... | 288 | \$ 647,703 57 |
| Issued during 1895..... | 19 | 33,591 48 |
| Ceased to be in force during 1895..... | 40 | 121,282 38 |
| In force December 31, 1895..... | 267 | 560,012 67 |
| Losses incurred..... | 3 | 13,912 41 |
| Losses paid..... | 3 | 13,912 41 |
| Premiums received..... | | 11,096 92 |
| Expense..... | | 1,070 93 |
| Tax..... | | 221 93 |

THE UNITED STATES LIFE INSURANCE COMPANY.

Principal Office.....263 Broadway, New York

(Incorporated in 1850.)

GEORGE H. BURFORD, President. C. P. FRALEIGH, Secretary.

CASH CAPITAL, \$400,000.

INCOME DURING 1895.

| | |
|---|-----------------|
| Premiums on new policies, without deductions..... | \$ 160,106 71 |
| Renewal premiums, without deductions..... | 910,882 43 |
| Dividends applied to pay running premiums..... | 5,315 50 |
| Dividends applied to purchase paid-up additions and annuities..... | 11,725 35 |
| Surrender values applied to pay running premiums..... | 91 15 |
| Surrender values applied to purchase paid-up insurance..... | 59,344 10 |
| Consideration for annuities, other than matured installment policies..... | 7,377 16 |
| Total..... | \$ 1,154,842 40 |
| Deduct amount of premiums paid to other companies for re-insurance..... | 5,730 68 |
| Total premium income..... | \$ 1,149,111 72 |
| Interest on: | |
| Mortgage loans..... | 224,572 27 |
| Bonds and dividends on stocks..... | 75,750 00 |
| Premium notes, loans or liens..... | 15,878 86 |
| Other debts due the company..... | 6,162 85 |
| Balance profit and loss account less debits..... | 3,741 03 |
| Rents from company's property..... | 12,614 92 |
| Total receipts during the year..... | \$ 1,487,831 65 |
| Balance of net or ledger assets December 31, 1894..... | 6,764,486 76 |
| Total..... | \$ 8,252,318 41 |

DISBURSEMENTS DURING 1895.

| | |
|--|---------------|
| Total net amount actually paid for losses and matured endowments..... | \$ 606,312 94 |
| Paid to annuitants..... | 2,503 80 |
| Premium notes voided by lapse..... | 7,802 33 |
| Dividends paid policy holders in cash..... | 13,340 00 |
| Dividends applied by policy holders to pay running premiums..... | 5,315 50 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 11,725 35 |

| | |
|---|-----------------|
| Surrender values paid in cash..... | 58,377 73 |
| Surrender values applied by policy holders to pay running premiums..... | 91 15 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 59,344 10 |
| Total paid policy holders..... | \$ 764,812 90 |
| Cash paid for commissions and bonuses to agents..... | 155,325 76 |
| Cash paid for salaries and allowances for agencies..... | 69,739 08 |
| Cash paid for medical examiners' fees..... | 16,361 50 |
| Cash paid for salaries and all other compensation of officers..... | 55,451 86 |
| Taxes on premiums..... | 13,433 45 |
| Cash paid for taxes on real estate..... | 3,262 93 |
| Insurance department fees..... | 6,149 28 |
| Cash paid for rent..... | 25,185 08 |
| Cash paid stockholders for interest..... | 30,800 00 |
| Cash paid for advertising, printing and stationery..... | 23,588 67 |
| Cash paid for legal expenses and furniture..... | 11,738 72 |
| Cash paid for repairs..... | 7,800 26 |
| All other items..... | 25,621 28 |
| Total disbursements..... | \$ 1,209,290 77 |
| Balance..... | 7,043,027 64 |

ASSETS.

| | |
|--|-----------------|
| Cost of real estate..... | \$ 228,404 30 |
| Mortgage loans on real estate..... | 4,639,650 00 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 75,145 58 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 307,536 39 |
| Cost of bonds owned..... | 1,633,290 51 |
| Cash in company's office..... | 1,728 45 |
| Cash in banks..... | 131,399 66 |
| All other..... | 25,872 75 |
| Total net or ledger assets..... | \$ 7,043,027 64 |

OTHER ASSETS.

| | |
|---|--------------|
| Interest due and accrued on: | |
| Mortgages..... | \$ 45,552 90 |
| Bonds and stocks..... | 22,235 85 |
| Collateral loans..... | 2,029 46 |
| Premium notes, loans or liens..... | 14,287 29 |
| Other assets..... | 429 16 |
| Total..... | \$ 84,534 66 |
| Market value of real estate over cost..... | 13,295 70 |
| Market value of bonds and stocks over cost..... | 29,944 07 |

NEW PREMIUMS. RENEWALS.

| | | |
|---|-----------------|---------------|
| Gross premiums due and unreported on policies in force December 31, 1895..... | \$ 22,628 84 | \$ 104,059 79 |
| Gross deferred premiums on policies in force December 31, 1895..... | 9,991 31 | 97,623 54 |
| Total..... | \$ 32,620 15 | \$ 201,683 33 |
| Deduct cost of collection..... | 16,310 07 | 11,532 13 |
| Net amount of uncollected and deferred premiums | \$ 16,310 08 | \$ 190,151 20 |
| | | 206,461 28 |
| Total assets, December 31..... | \$ 7,377,263 35 | |

LIABILITIES.

| | |
|--|-----------------|
| Net present value of all outstanding policies in force on December 31, 1895, according to actuaries' table of mortality, with four per cent. interest..... | \$ 6,521,210 00 |
| Additions and annuities..... | 163,949 00 |
| Total..... | \$ 6,685,159 00 |
| Deduct net value of risks of this company re-insured in other solvent companies..... | 52,466 00 |
| Net reserve..... | \$ 6,632,693 00 |
| Commissions due agents on premium notes when paid..... | 495 00 |
| Total policy claims..... | 104,938 33 |
| Premiums paid in advance..... | 3,085 68 |
| All other liabilities..... | 8,841 59 |
| Liabilities on policy holders account..... | 6,750,053 60 |
| Gross surplus..... | 187,209 75 |
| Capital stock paid up..... | 440,000 00 |
| Total liabilities..... | \$ 7,377,263 35 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 18,548 | \$ 42,190,250 00 |
| Policies in force at close of 1895..... | 17,510 | 38,872,579 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)... | 2,600 | 6,266,296 00 |
| Terminated in 1895..... | 3,638 | 9,592,967 00 |
| By death..... | 259 | 571,342 00 |
| By maturity..... | 58 | 69,209 00 |
| By expiry..... | 137 | 556,816 00 |
| By surrender..... | 200 | 560,310 00 |
| By lapse..... | 2,171 | 6,417,260 00 |
| By change and decrease..... | 41 | 195,640 00 |
| Not taken..... | 472 | 1,192,300 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Policies in force at end of 1894..... | 204 | \$ 453,965 00 |
| Issued during 1895..... | 172 | 422,500 00 |
| Ceased to be in force during 1895..... | 87 | 196,000 00 |
| In force December 31, 1895..... | 289 | 680,465 00 |
| Losses incurred..... | 1 | 5,000 00 |
| Losses paid..... | 1 | 5,000 00 |
| Premiums received..... | | 20,348 03 |
| Expense..... | | 8,678 10 |
| Tax..... | | 106 96 |

WASHINGTON LIFE INSURANCE COMPANY.

Principal Office.....21 Courtland St., New York, N. Y.

(Incorporated in 1860.)

W. A. BREWER, Jr., President.

WM. HAXTUN, Secretary.

CASH CAPITAL, \$125,000.

INCOME DURING 1895.

| | |
|---|------------------|
| Premiums on new policies, without deductions..... | \$ 189,532 62 |
| Renewal premiums, without deductions..... | 1,501,344 01 |
| Dividends applied to pay running premiums..... | 90,112 90 |
| Dividends applied to purchase paid-up additions and annuities..... | 117,956 00 |
| Surrender values applied to purchase paid-up insurance..... | 162,088 59 |
| Consideration for annuities, other than matured installment policies..... | 26,760 44 |
| Total premium income..... | \$ 2,087,794 56 |
| Interest on: | |
| Mortgage loans..... | \$ 505,909 37 |
| Bonds and dividends on stocks..... | 22,634 00 |
| Other debts due the company..... | 56,888 68 |
| Discount on claims paid in advance..... | 8,344 81 |
| Rents from company's property..... | 15,668 62 |
| Profit on sales of real estate..... | 1,570 51 |
| Total receipts during the year..... | \$ 2,698,810 55 |
| Balance of net or ledger assets December 31, 1894..... | 12,874,400 53 |
| Total..... | \$ 15,573,211 08 |

DISBURSEMENTS DURING 1895.

| | |
|---|-----------------|
| Total net amount paid for losses and matured endowments..... | \$ 1,242,127 01 |
| Paid to annuitants..... | 12,366 29 |
| Returned premiums..... | 2,623 13 |
| Dividends applied by policy holders to pay running premiums..... | 90,112 90 |
| Dividends applied by policy holders to purchase paid-up additions and annuities..... | 117,956 00 |
| Surrender values paid in cash..... | 184,317 17 |
| Surrender values applied by policy holders to purchase paid-up insurance and annuities..... | 162,088 59 |
| Total paid policy holders..... | \$ 1,811,591 09 |
| Cash paid stockholders for interest or dividends..... | 8,750 00 |
| Cash paid for commissions and bonuses to agents..... | 186,037 68 |
| Cash paid for salaries and allowances for agencies..... | 95,194 57 |

| | |
|--|-----------|
| Cash paid for medical examiners' fees..... | 18,534 32 |
| Cash paid for salaries and other compensation of officers..... | 96,040 38 |
| Taxes on premiums..... | 17,344 16 |
| Insurance department fees..... | 8,814 89 |
| Cash paid for rent..... | 10,500 60 |
| Cash paid for advertising..... | 33,137 95 |
| Losses on sales of real estate..... | 3,164 10 |
| All other items..... | 31,667 59 |

| | |
|--------------------------|-----------------|
| Total disbursements..... | \$ 2,320,776 73 |
| Balance..... | 13,252,434 35 |

ASSETS.

| | |
|--|------------------|
| Cost of real estate..... | \$ 377,409 15 |
| Mortgage loans on real estate..... | 10,336,210 68 |
| Loans secured by pledge of bonds, stocks or other collaterals..... | 327,000 00 |
| Loans made to policy holders on this company's policies assigned as collateral.. | 511,060 03 |
| Cost of bonds owned..... | 688,040 21 |
| Cash in company's office and banks..... | 790,895 63 |
| Other items..... | 21,818 65 |
| Total net or ledger assets..... | \$ 13,252,434 35 |

OTHER ASSETS.

| | |
|---|---------------|
| Interest due and accrued on: | |
| Mortgages..... | \$ 116,323 65 |
| Bonds and stocks..... | 2,162 00 |
| Collateral loans..... | 11,374 85 |
| Total..... | \$ 129,860 50 |
| Market value of bonds and stocks over cost..... | 35,759 79 |

| | NEW PREMIUMS. | RENEWALS. |
|---|---------------|------------------|
| Gross premiums due and unreported on policies in force Dec. 31, 1895..... | \$ 28,612 18 | \$ 70,156 62 |
| Gross deferred premiums on policies in force Dec. 31, 1895..... | 23,637 65 | 177,459 12 |
| Total..... | \$ 52,249 83 | \$ 247,515 74 |
| Deduct cost of collection..... | 27,169 91 | 13,866 43 |
| Net amount of uncollected and deferred premiums..... | \$ 25,079 92 | \$ 233,749 26 |
| | | 258,829 18 |
| Total of invested and other assets..... | | \$ 13,676,883 82 |

LIABILITIES.

| | |
|---|------------------|
| Net present value of all outstanding policies in force on December 31, 1895, according to actuaries table of mortality, with four per cent. interest..... | \$ 13,058,135 00 |
| Net reserve..... | 13,058,135 00 |
| Total policy claims..... | 63,687 11 |
| All other liabilities..... | 9,948 85 |
| Liabilities on policy holders account..... | 13,131,770 96 |
| Gross surplus..... | \$ 545,112 86 |
| Total liabilities..... | \$ 13,676,883 82 |

EXHIBIT OF POLICIES.

| | NO. | |
|---|--------|------------------|
| Policies in force at close of 1894..... | 24,643 | \$ 49,628,097 00 |
| Policies in force at close of 1895..... | 24,765 | 48,595,749 00 |
| Issued in 1895 (new policies issued, old policies revived and additions)..... | 4,490 | 7,997,440 00 |
| Terminated in 1895..... | 4,368 | 9,029,788 00 |
| By death..... | 369 | 874,755 00 |
| By maturity..... | 179 | 277,857 00 |
| By discount..... | 57 | 109,988 00 |
| By surrender..... | 1,038 | 2,423,896 00 |
| By lapse..... | 2,242 | 4,208,543 00 |
| Not taken..... | 483 | 1,134,749 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Policies in force at end of 1894..... | 345 | \$ 611,450 00 |
| Issued during 1895..... | 61 | 160,244 00 |
| Ceased to be in force during 1895..... | 62 | 165,878 00 |
| In force December 31, 1895..... | 344 | 605,816 00 |
| Losses incurred..... | 4 | 6,729 50 |
| Losses paid..... | 4 | 6,729 50 |
| Premiums received..... | | 20,110 60 |
| Expense..... | | 7,188 87 |
| Tax..... | | 402 21 |

STATISTICAL TABLE.

TABLE

Showing Risks written, Premiums received, Losses paid, Losses Incurred, in the State of Colorado, for the year 1895,
by Assessment Companies authorized to do business in the State.

| ASSESSMENT COMPANIES. | | | | | |
|---|-------------------|-----------------------|-----------------|---------------------|--------------|
| | Risks Written. | Premiums Received. | Losses Paid. | Losses Incurred. | Expense. |
| Bankers' Alliance of California, California..... | \$ 1,373,000 00 | \$ 26,169 14 | \$ 16,357 70 | \$ 13,000 00 | \$ 3,226 30 |
| Bankers' Life Association, Iowa..... | 660,000 00 | 13,079 62 | 8,000 00 | 10,000 00 | 63 00 |
| Bay State Beneficiary Association, Massachusetts..... | 12,000 00 | ..... | 15,137 00 | 5,137 00 | ..... |
| Connecticut Indemnity Association, Connecticut..... | 11,000 00 | 48 08 | ..... | ..... | 55 00 |
| Covenant Mutual Life Association, Illinois..... | 625,125 00 | 39,720 95 | 44 750 00 | 42,000 00 | 9,612 14 |
| Des Moines Life Association Iowa..... | 230,000 00 | 6,388 42 | ..... | 1,000 00 | 1,832 08 |
| Fidelity Mutual Aid Association, California..... | 19,200 00 | 567 51 | 590 56 | 590 56 | 380 93 |
| Fidelity Mutual Life Association, Pennsylvania..... | 187,000 00 | 11,070 96 | 8,281 00 | 3,281 00 | 2,130 46 |
| Guaranty Fund Life Association, Iowa..... | 50,000 00 | ..... | 2,000 00 | ..... | ..... |
| Hartford Life and Annuity Insurance Co., Connecticut..... | 8,000 00 | 7,028 33 | 11,000 00 | 11,000 00 | ..... |
| Knights of the Globe, Mutual Benefit Association, Illinois..... | No statement | No statement | ..... | ..... | ..... |
| Knights Templars and Masons Life Indemnity Co., Illinois..... | No statement | ..... | ..... | ..... | ..... |
| Life Insurance Clearing Co., Minnesota..... | 123,000 00 | 3,365 57 | ..... | ..... | ..... |
| Merchants' Life Association of the United States, Missouri..... | No statement | 8,182 56 | 25,000 00 | 25,000 00 | 55 00 |
| Massachusetts Benefit Life Association, Massachusetts..... | 233,500 00 | 1,888 00 | 758 57 | 758 57 | 1,262 55 |
| Masons' Fraternal Accident Association of America, Massachusetts..... | 133,750 00 | 5,751 33 | 1,500 00 | ..... | 2,224 09 |
| Mutual Benefit Association, Iowa..... | 9,000 00 | 18,531 04 | 6,000 00 | 13,000 00 | 376 50 |
| Mutual Reserve Fund Life Association, New York..... | 447,000 00 | ..... | 104 00 | 104 00 | ..... |
| Mutual Benefit Loan and Investment Association, Colorado..... | 31,950 00 | 708 25 | ..... | ..... | ..... |
| National Mutual Life Association, Minnesota..... | No statement | 1,941 51 | 2,500 00 | 2,500 00 | ..... |
| Northern Life Association, Iowa..... | 214,500 00 | ..... | ..... | ..... | ..... |
| National Masonic Accident Association, Iowa..... | No statement | ..... | ..... | ..... | ..... |
| National Accident Society, New York..... | 97,000 00 | 949 00 | 364 92 | 361 92 | 842 55 |
| New England Mutual Accident Association, Massachusetts..... | 872,400 00 | 1,901 50 | 18,000 00 | 31,000 00 | 4,891 82 |
| Northwestern Masonic Aid Association, Illinois..... | 341,000 00 | 88,835 83 | ..... | ..... | 2,693 40 |
| Old Fellows' Annuity Association, Iowa..... | 280,000 00 | 2,872 65 | 2,000 00 | 2,000 00 | ..... |
| Old Fellows' Mutual Aid and Accident Association, Ohio..... | 199,500 00 | 3,533 22 | 3,542 39 | 8,542 39 | 4,098 11 |
| Railway Officials' and Employees' Accident Association, Indiana..... | 1,048,900 00 | 12,572 28 | ..... | ..... | 714 46 |
| Security Mutual Life Association, New York..... | 142,500 00 | 2,182 70 | ..... | ..... | ..... |
| Star Accident Co., Illinois..... | No statement | ..... | 3,500 00 | 1,500 00 | ..... |
| Supreme Council Order of Chosen Friends, Indiana..... | 33,500 00 | 3,931 15 | 1,000 00 | 3,000 00 | ..... |
| Supreme Court Independent Order Foresters, Canada..... | 72,000 00 | 2,638 37 | ..... | ..... | ..... |
| Supreme Conclave Improved Order Heptasophs, Maryland..... | 52,000 00 | 1,335 35 | ..... | ..... | 516 17 |
| Southwestern Mutual Life Association, Iowa..... | 57,500 00 | 425 00 | 3,000 00 | 2,000 00 | ..... |
| United States Mutual Accident Association, New York..... | No statement | 274 56 | 15,000 00 | 20,000 00 | ..... |
| United States Masonic Benevolent Association, Iowa..... | 355,750 00 | ..... | ..... | ..... | ..... |
| Union Life Insurance Co., Minnesota..... | No statement | 1,428 10 | 170 99 | 170 99 | 997 29 |
| Union Mutual Benefit and Life Association, Colorado..... | ..... | ..... | ..... | ..... | ..... |
| World Mutual Benefit Association, West Virginia..... | 30,000 00 | 247 50 | ..... | ..... | ..... |
| Total..... | \$ 7,956,075 00 | \$ 217,701 48 | \$ 189,157 13 | \$ 195,949 43 | \$ 36,391 35 |

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE ASSESSMENT INSUR-
ANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN THIS
STATE, FOR THE YEAR ENDING ON THE LAST DAY OF
FEBRUARY, 1896, SHOWING THEIR CONDITION
ON THE THIRTY-FIRST DAY
OF DECEMBER,

1895.

BANKERS' ALLIANCE OF CALIFORNIA.

Principal Office..... Los Angeles, Cal.

(Incorporated in 1888.)

E. P. JOHNSON, President.

J. N. RUSSELL, Jr., Secretary.

INCOME IN 1895.

| | | |
|---|----|------------|
| Payments on notes..... | \$ | 27,170 10 |
| Assessments and premiums | | 146,948 19 |
| Interest..... | | 2,698 19 |
| Total income..... | \$ | 176,816 48 |
| Total expenditures..... | | 172,281 15 |
| Excess of income over expenditures..... | \$ | 4,535 33 |

EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Losses and claims..... | \$ | 80,744 10 |
| Commissions and fees allowed to agents..... | | 20,438 86 |
| Commissions paid for collecting assessments..... | | 2,360 25 |
| Salaries of officers..... | | 14,180 00 |
| Salaries of employes..... | | 8,450 60 |
| Medical examiners' fees..... | | 12,502 85 |
| Rent, \$2,994.70; taxes, \$1,715.49; advertising and printing, \$8,545.82..... | | 13,256 01 |
| Advance to agents..... | | 8,811 63 |
| All other items..... | | 11,536 85 |
| Total expenditures..... | \$ | 172,281 15 |

NET OR INVESTED ASSETS.

| | | |
|--|----|-----------|
| Cash deposits in banks on emergency or reserve fund account..... | \$ | 47,211 65 |
| Cash in office..... | | 1,762 05 |
| Total net or invested assets..... | \$ | 48,973 70 |

NON-INVESTED ASSETS.

| | | |
|--------------------------------|----|------------|
| Total non-invested assets..... | \$ | 103,732 71 |
| Gross assets..... | \$ | 152,706 41 |

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

| | | |
|----------------------------------|----|-----------|
| Assessments not yet called..... | \$ | 40,651 23 |
| Net amount due from members..... | \$ | 40,651 23 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|-----------|
| Losses reported (7)..... | \$ | 22,000 00 |
| Losses resisted (1)..... | | 5,000 00 |
| Total contingent mortuary liabilities..... | \$ | 27,000 00 |

EXHIBIT OF CERTIFICATES.

| | | |
|--|--------------|------------------|
| Certificates in force December 31, 1894..... | NO. 4,299 | \$ 10,592,500 00 |
| Certificates issued during the year 1895..... | 5,670 | 14,445,250 00 |
| Total..... | 9,969 | \$ 25,037,750 00 |
| Certificates ceased to be in force during the year 1895..... | 2,701 | 6,885,000 00 |
| Certificates in force December 31, 1895..... | 7,268 | \$ 18,152,750 00 |
| Losses unpaid December 31, 1894..... | 4 | 10,000 00 |
| Losses incurred during the year 1895..... | 21 | 49,500 00 |
| Losses paid during the year 1895..... | 388 | 80,744 10 |
| Certificates terminated by death during the year 1895..... | 32 | 76,500 00 |
| Certificates terminated by lapse during the year 1895..... | 2,669 | 6,808,500 00 |

BUSINESS IN COLORADO IN 1895.

| | | |
|--|------------|-----------------|
| Certificates in force December 31, 1894..... | NO. 745 | \$ 1,840,000 00 |
| Certificates issued during the year 1895..... | 490 | 1,373,000 00 |
| Total..... | 1,235 | \$ 3,213,000 00 |
| Certificates ceased to be in force during the year 1895..... | 420 | 1,076,250 00 |
| Certificates in force December 31, 1895..... | 815 | \$ 2,136,750 00 |
| Losses incurred during the year 1895..... | 6 | 13,000 00 |
| Losses paid during the year 1895..... | 67 | 16,957 79 |
| Certificates terminated by death during the year 1895..... | 7 | 13,500 00 |
| Certificates terminated by lapse during the year 1895..... | 413 | 1,060,750 00 |
| Premiums received..... | | 26,169 14 |
| Expense..... | | 3,226 30 |
| Tax..... | | 523 38 |

BANKERS' LIFE ASSOCIATION.

Principal Office.....Des Moines, Iowa.

(Incorporated in 1879.)

EDWARD A. TEMPLE, President.

A. C. STILSON, Secretary.

INCOME IN 1895.

| | |
|---|---------------|
| Membership fees..... | \$ 85,198 89 |
| Annual dues..... | 106,746 31 |
| Assessments..... | 397,478 22 |
| Guarantee deposits..... | 307,529 00 |
| Interest..... | 81,716 58 |
| Advances to agents repaid..... | 622 17 |
| Total income..... | \$ 979,291 17 |
| Total expenditures..... | 570,125 04 |
| Excess of income over expenditures..... | \$ 409,166 13 |

EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Losses and claims | \$ | 266,000 00 |
| Guarantee deposits returned to beneficiaries | | 7,732 00 |
| Payments returned to rejected applicants and to members for cancelled certificates | | 2,651 02 |
| Commissions and fees allowed to agents | | 84,614 88 |
| Commissions paid for collecting assessments | | 21,949 97 |
| Salaries of officers | | 21,033 10 |
| Salaries of managers and agents | | 5,404 60 |
| Salaries of employes | | 14,243 60 |
| Medical examiners' fees | | 25,446 25 |
| Rent, \$2,787.04; taxes, \$65.05; advertising and printing, \$5,410.27 | | 8,262 36 |
| Advance to agents | | 780 00 |
| All other items | | 11,977 26 |
| Total expenditures | \$ | 570,125 04 |

NET OR INVESTED ASSETS.

| | | |
|---|----|--------------|
| Loans on real estate | \$ | 1,153,352 80 |
| Cost value of bonds and stocks owned | | 131,496 86 |
| Guarantee notes on members in good standing | | 546,160 47 |
| Cash deposits in banks on emergency or reserve fund account | | 72,420 49 |
| Total net or invested assets | \$ | 1,903,430 62 |

NON-INVESTED ASSETS.

| | | |
|---------------------------------|----|--------------|
| Interest | \$ | 30,760 64 |
| Total non-invested assets | \$ | 30,760 64 |
| Gross assets | \$ | 1,934,191 26 |

LIABILITIES.

| | | |
|---|----|--------------|
| Advance assessments | \$ | 875 36 |
| All other (not including contingent mortuary) | | 1,900 00 |
| Total actual liabilities | \$ | 2,775 36 |
| Balance net assets | | 1,931,415 90 |

CONTINGENT MORTUARY ASSETS.

| | | |
|--|----|------------|
| Assessments called and not yet due | \$ | 132,000 00 |
| Deduct estimated cost of collection | | 1,320 00 |
| Net amount called but not due from members | \$ | 130,680 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|---|----|-----------|
| Losses reported (seven) | \$ | 18,000 00 |
| Losses resisted (three) | | 10,000 00 |
| Losses in process of adjustment (two) | | 6,000 00 |
| Total contingent mortuary liabilities | \$ | 34,000 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|-----------------|
| Certificates in force December 31, 1894 | 29,648 | \$59,296,000 00 |
| Restored to membership during the year 1895 | 45 | 90,000 00 |
| Certificates issued during the year 1895 | 9,861 | 19,722,000 00 |
| Total | 39,554 | \$79,108,000 00 |
| Certificates ceased to be in force during the year 1895 | 2,355 | 4,710,000 00 |
| Certificates in force December 31, 1895 | 37,199 | \$74,398,000 00 |
| Losses unpaid December 31, 1894 | 14 | 28,000 00 |
| Losses incurred during the year 1895 | 187 | 374,000 00 |
| Losses paid during the year 1895 | 183 | 366,000 00 |
| Certificates terminated by death during the year 1895 | 187 | 374,000 00 |
| Certificates terminated by cancellation during the year 1895 | 59 | 118,000 00 |
| Certificates terminated by lapse during the year 1895 | 2,109 | 4,218,000 00 |
| Claim reported, resisted last year, now barred | 1 | 2,000 00 |

BUSINESS IN COLORADO IN 1895.

| | | |
|--|------------|-----------------|
| Certificates in force December 31, 1894..... | NO. 742 | \$ 1,484,000 00 |
| Restored to membership during the year 1895..... | 6 | 12,000 00 |
| Certificates issued during the year 1895..... | 330 | 660,000 00 |
| Total..... | 1,078 | \$ 2,156,000 00 |
| Certificates ceased to be in force during the year 1895..... | 81 | 162,000 00 |
| Certificates in force December 31, 1895..... | 997 | \$ 1,994,000 00 |
| Losses incurred during the year 1895..... | 5 | 10,000 00 |
| Losses paid during the year 1895..... | 4 | 8,000 00 |
| Certificates terminated by death during the year 1895..... | 5 | 10,000 00 |
| Certificates terminated by lapse during the year 1895..... | 73 | 146,000 00 |
| Premiums received..... | | 13,079 62 |
| Expense..... | | 63 00 |
| Tax..... | | 261 59 |

THE BANKERS' LIFE INSURANCE CO. OF NEW YORK.

Principal Office.....31 Nassau St., New York.

(Incorporated in 1892.)

RICHARD MORGAN, President. FRANKLIN C. ELDER, Secretary.

INCOME IN 1895.

| | |
|---|---------------|
| Annual dues..... | \$ 7,577 40 |
| Assessments and expense..... | 143,318 39 |
| Interest..... | 5,443 91 |
| Cash received from all other sources..... | 4,368 00 |
| Total income..... | \$ 160,707 70 |
| Total expenditures..... | 150,368 78 |
| Excess of income over expenditures..... | \$ 10,338 92 |

EXPENDITURES IN 1895.

| | |
|---|---------------|
| Losses and claims..... | \$ 49,790 75 |
| Commissions and fees allowed to agents..... | 61,135 13 |
| Salaries of officers..... | 5,100 00 |
| Salaries of employees..... | 6,756 78 |
| Medical examiners' fees..... | 6,709 05 |
| Rent, \$2,798.07; taxes, \$10.75; advertising and printing, \$4,358.39..... | 7,167 21 |
| All other items..... | 13,709 86 |
| Total expenditures..... | \$ 150,368 78 |

NET OR INVESTED ASSETS.

| | |
|--|---------------|
| Loans on real estate..... | \$ 77,000 00 |
| Cost value of bonds and stocks owned..... | 21,092 50 |
| Cash in office..... | 1,310 35 |
| Cash deposits in banks on emergency or reserve fund account..... | 21,304 32 |
| All other deposits..... | 14,014 95 |
| Total..... | 134,722 12 |
| Deduct depreciation of assets..... | 10 00 |
| Total net or invested assets..... | \$ 134,712 12 |

NON-INVESTED ASSETS.

| | | |
|---|----|------------|
| Market value of bonds and stocks over cost..... | \$ | 75 00 |
| Interest | | 879 31 |
| Total non-invested assets | \$ | 954 31 |
| Gross assets..... | \$ | 135,666 43 |

LIABILITIES.

| | | |
|--|----|------------|
| Advance assessments | \$ | 359 50 |
| All other (not including contingent mortuary)..... | | 3,055 31 |
| Total actual liabilities..... | \$ | 3,414 84 |
| Balance net assets..... | | 132,251 59 |

CONTINGENT MORTUARY ASSETS.

| | | |
|---|----|-----------|
| Assessments called and not yet due..... | \$ | 2,154 00 |
| Premiums deferred and unreported..... | | 35,694 72 |
| Net amount due from members..... | \$ | 37,848 72 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|-----------|
| Losses resisted (2)..... | \$ | 6,000 00 |
| Losses adjusted, not yet due (3)..... | | 3,231 00 |
| Losses in process of adjustment (1)..... | | 10,060 00 |
| Total contingent mortuary liabilities..... | \$ | 19,231 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|------|------------------|
| Certificates in force December 31, 1894..... | 1814 | \$ 3,970,244 00 |
| Certificates issued during the year 1895 | 1822 | 6,813,500 00 |
| Total | 3636 | \$ 10,783,744 00 |
| Certificates ceased to be in force during the year 1895..... | 602 | 2,377,615 00 |
| Certificates in force December 31, 1895 | 3034 | \$ 8,406,129 00 |
| Losses unpaid December 31, 1894 | 7 | 7,588 00 |
| Losses incurred during the year 1895..... | 34 | 62,304 00 |
| Losses paid during the year 1895..... | 35 | 50,661 00 |
| Certificates terminated by death during the year 1895..... | 34 | 62,304 00 |
| Certificates terminated by lapse during the year 1895..... | 568 | 2,315,311 00 |

BAY STATE BENEFICIARY ASS'N.

Principal Office..... 31 State St., Boston, Mass.

(Incorporated in 1881.)

GEO. E. CURTIS, Vice-President. F. E. LITCHFIELD, Secretary.

INCOME IN 1895.

| | | |
|---|----|------------|
| Membership fees | \$ | 479 86 |
| Annual dues..... | | 115 47 01 |
| Assessments | | 657,541 61 |
| Interest | | 7,333 03 |
| Cash received from all other sources..... | | 1,076 24 |
| Total income..... | \$ | 781,901 75 |
| Total expenditures..... | | 850,944 11 |

EXPENDITURES IN 1895.

| | |
|---|---------------|
| Losses and claims..... | \$ 742,737 27 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | 681 75 |
| Commissions and fees allowed to agents..... | 22,357 39 |
| Commissions paid for collecting assessments..... | 2,055 15 |
| Salaries of officers..... | 8,793 05 |
| Salaries of employes..... | 8,593 78 |
| Medical examiners' fees..... | 7,411 27 |
| Rent, \$3,150.66; taxes, \$2,842.29; advertising, \$3,476.12; printing, 6,255.87..... | 15,725 24 |
| All other items..... | 42,589 21 |
| Total expenditures..... | \$ 850,944 11 |

NET OR INVESTED ASSETS.

| | |
|---|---------------|
| Loans on real estate..... | \$ 3,700 00 |
| Cost value of bonds and stocks owned..... | 148,500 00 |
| Cash in office..... | 1,133 08 |
| Cash deposits in banks..... | 34,860 65 |
| Agents' ledger balances..... | 6,436 04 |
| Total net or invested assets..... | \$ 194,629 77 |

NON-INVESTED ASSETS.

| | |
|--------------------------------|---------------|
| Interest..... | \$ 1,673 16 |
| Other items..... | 8,000 00 |
| Total non-invested assets..... | \$ 9,673 16 |
| Gross assets..... | \$ 204,302 93 |

LIABILITIES.—None.

CONTINGENT MORTUARY ASSETS.

| | |
|---|---------------|
| Assessments called and not yet due..... | \$ 275,000 00 |
| Net amount due from members..... | \$ 275,000 00 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|---------------|
| Losses reported (21)..... | \$ 52,000 00 |
| Losses resisted (6)..... | 12,325 00 |
| Losses adjusted, not yet due (42)..... | 109,271 74 |
| Losses in process of adjustment (32)..... | 95,850 00 |
| Total contingent mortuary liabilities..... | \$ 269,446 74 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|-------|------------------|
| Certificates in force December 31, 1894..... | 17012 | \$ 46,111,175 00 |
| Certificates issued during the year 1895..... | 6038 | 10,525,200 00 |
| Total..... | 23050 | \$ 56,636,375 00 |
| Certificates ceased to be in force during the year 1895..... | 4219 | 9,508,750 00 |
| Certificates in force December 31, 1895..... | 18831 | \$ 47,127,625 00 |
| Losses unpaid December 31, 1894..... | 105 | 274,415 00 |
| Losses incurred during the year 1895..... | 315 | 783,618 72 |
| Losses paid during the year 1895..... | 319 | 788,586 98 |
| Certificates terminated by death during the year 1895..... | 290 | 760,818 00 |
| Certificates terminated by disability during the year 1895..... | 22 | 45,500 00 |
| Certificates terminated by lapse during the year 1895..... | 3907 | 8,702,432 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|--------------|
| Certificates in force December 31, 1894..... | 16 | \$ 25,000 00 |
| Certificates issued during the year 1895..... | 3 | 12,000 00 |
| Total..... | 19 | \$ 37,000 00 |
| Certificates ceased to be in force during the year 1895..... | 6 | 18,000 00 |
| Certificates in force December 31, 1895..... | 13 | \$ 19,000 00 |
| Losses incurred during the year 1895..... | 2 | 5,137 00 |
| Losses paid during the year 1895..... | 3 | 15,137 00 |
| Certificates terminated by death during the year 1895..... | 2 | 5,137 00 |
| Certificates terminated by lapse during the year 1895..... | 4 | 12,863 00 |

CONNECTICUT INDEMNITY ASSOCIATION.

Principal Office43 E. Main St., Waterbury, Conn.

(Incorporated in 1887.)

LEWIS A. PLATT, President.

JOHN B. DOHERTY, Secretary.

INCOME IN 1895.

| | | |
|---|----|------------|
| Annual dues..... | \$ | 54,519 07 |
| Assessments..... | | 143,860 53 |
| Dividend deductions..... | | 3,857 50 |
| Interest..... | | 5,977 92 |
| Cash received from all other sources..... | | 30,347 01 |
| Total income..... | \$ | 238,562 03 |
| Total expenditures..... | | 239,504 19 |

EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Losses and claims..... | \$ | 81,431 85 |
| Payments returned..... | | 75 09 |
| Commissions and fees allowed to agents..... | | 95,030 73 |
| Commissions paid for collecting assessments..... | | 1,967 73 |
| Salaries of officers..... | | 4,767 78 |
| Salaries of managers and agents..... | | 10,982 50 |
| Salaries of employees..... | | 5,428 00 |
| Medical examiners' fees..... | | 7,104 00 |
| Rent, \$1,980.93; taxes, \$1,155.62; advertising and printing, \$5,473.37..... | | 8,609 92 |
| Advance to agents..... | | 4,066 05 |
| All other items..... | | 20,040 54 |
| Total expenditures..... | \$ | 239,504 19 |

NET OR INVESTED ASSETS.

| | | |
|---|----|------------|
| Loans on real estate..... | \$ | 92,575 00 |
| Cost value of bonds and stocks owned..... | | 2,350 00 |
| Cash in office..... | | 6,567 36 |
| Cash deposits in banks..... | | 9,006 77 |
| Loans secured by bonds and stocks..... | | 20,992 55 |
| Total net or invested assets..... | \$ | 131,491 68 |

NON-INVESTED ASSETS.

| | | |
|--------------------------------|----|------------|
| Total non-invested assets..... | | 136,153 57 |
| Gross assets..... | \$ | 267,645 25 |

LIABILITIES.

| | | |
|-------------------------------|----|------------|
| Expenses due and accrued..... | \$ | 1 100 00 |
| Total actual liabilities..... | \$ | 1,100 00 |
| Balance net assets..... | | 266,545 25 |

CONTINGENT MORTUARY ASSETS.

| | | |
|--|----|-----------|
| Assessments called and not yet due..... | \$ | 21,294 53 |
| Assessments due and unpaid..... | | 25,291 84 |
| Deduct estimated cost of collection..... | | 4,109 50 |
| Net amount due from members..... | \$ | 42,476 87 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|---|----|-----------|
| Losses reported (7) | \$ | 22,000 00 |
| Losses resisted (3) | | 7,600 00 |
| Losses adjusted, not yet due (7) | | 10,150 00 |
| Total contingent mortuary liabilities | \$ | 39,750 00 |

EXHIBIT OF CERTIFICATES.

| | | |
|---|-------------|------------------|
| Certificates in force December 31, 1894 | NO. 4366 | \$ 7,250,400 00 |
| Certificates issued during the year 1895 | 2872 | 7,796,700 00 |
| Total | 7238 | \$ 15,047,100 00 |
| Certificates ceased to be in force during the year 1895 | 2462 | 5,013,025 00 |
| Certificates in force December 31, 1895 | 4776 | \$ 10,034,075 00 |
| Losses unpaid December 31, 1894 | 15 | 27,250 00 |
| Losses incurred during the year 1895 | 55 | 93,675 00 |
| Losses paid during the year 1895 | 53 | 81,175 00 |
| Certificates terminated by death during the year 1895 | 57 | 93,175 00 |
| Certificates terminated by lapse during the year 1895 | 2405 | 4,919,850 00 |

BUSINESS IN COLORADO IN 1895.

| | | |
|--|----------|--------------|
| Certificates in force December 31, 1894 | NO. 2 | \$ 3,000 00 |
| Certificates issued during the year 1895 | 1 | 11,000 00 |
| Total | 3 | \$ 14,000 00 |
| Premiums received | | 48 08 |
| Expense | | 55 00 |
| Tax | | 96 |

CONTINENTAL MASONIC ACCIDENT ASS'N.

Principal Office.....Masonic Temple, Chicago, Ill.

(Incorporated in 1894.)

HENRY McCALL, President.

E. B. TRUBEY, Secretary.

INCOME IN 1895.

| | | |
|--|----|-----------|
| Membership fees | \$ | 1,439 50 |
| Assessments | | 10,746 35 |
| Total income | \$ | 12,185 85 |
| Total expenditures | | 11,834 24 |
| Excess of income over expenditures | \$ | 351 61 |

EXPENDITURES IN 1895.

| | | |
|--|----|-----------|
| Losses and claims | \$ | 2,616 64 |
| Payments returned to rejected applicants and to members for cancelled certificates | | 31 50 |
| Commissions and fees allowed to agents | | 4,972 53 |
| Commissions paid for collecting assessments | | 209 48 |
| Salaries of managers and agents | | 1,223 73 |
| Salaries of employees | | 493 00 |
| Medical examiners' fees | | 23 00 |
| Rent, \$482.50; advertising and printing, \$993.83 | | 1,476 33 |
| All other items | | 791 03 |
| Total expenditures | \$ | 11,834 24 |

NET OR INVESTED ASSETS.

| | | |
|---|----|----------|
| Cash in office..... | \$ | 246 90 |
| Cash deposits in banks on emergency or reserve fund account | | 5,000 00 |
| All other deposits | | 861 50 |
| Total or net invested assets | \$ | 6,108 40 |

CONTINGENT MORTUARY ASSETS.

| | | |
|--|----|----------|
| Assessments called and not yet due..... | \$ | 4,020 00 |
| Deduct estimated cost of collection..... | | 201 00 |
| Net amount due from members..... | \$ | 3,819 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|--------|
| Indemnity claims (3) | \$ | 500 00 |
| Total contingent mortuary liabilities..... | \$ | 500 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|------|-----------------|
| Certificates in force December 31, 1894 | 677 | \$ 1,728,500 00 |
| Certificates issued during the year 1895 | 1352 | 4,936,500 00 |
| Total | 2029 | \$ 6,665,000 00 |
| Certificates ceased to be in force during the year 1895 | 1024 | 3,697,500 00 |
| Certificates in force December 31, 1895..... | 1005 | \$ 2,967,500 00 |
| Losses unpaid December 31, 1884 | 3 | 104 25 |
| Losses incurred during the year 1895 | 84 | 2,512 39 |
| Losses paid during the year 1895 | 87 | 2,616 64 |
| Certificates terminated by lapse during the year 1895..... | 1024 | 3,697,500 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|--------------|
| Certificates issued during the year 1895 | 8 | \$ 27,000 00 |
| Total | 8 | \$ 27,000 00 |
| Certificates ceased to be in force during the year 1895..... | 8 | 27,000 00 |
| Losses paid during the year 1895 | 1 | 17 55 |
| Certificates terminated by lapse during the year 1895 | 8 | 27,000 00 |
| Premiums received..... | | 28 00 |
| Tax..... | | 56 |

COVENANT MUTUAL LIFE ASSOCIATION.

Principal Office.....Galesburg, Ill.

(Incorporated in 1877.)

A. W. BERGGREN, President. W. H. SMOLLINGER, Secretary.

INCOME IN 1895.

| | | |
|---|----|--------------|
| Assessments .. | \$ | 1,646,390 71 |
| Interest | | 17,101 26 |
| Total income..... | \$ | 1,663,492 07 |
| Total expenditures..... | | 1,559,481 77 |
| Excess of income over expenditures..... | \$ | 104,010 30 |

EXPENDITURES IN 1895.

| | |
|---|-----------------|
| Losses and claims..... | \$ 1,145,321 44 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | 50,512 02 |
| Commissions and fees allowed to agents..... | 189,904 37 |
| Salaries of officers..... | 23,100 00 |
| Salaries of managers and agents..... | 13,869 25 |
| Salaries of employes..... | 31,945 34 |
| Medical examiners' fees..... | 34,345 85 |
| Rent, \$13,285.47; taxes, \$5,779.51; advertising and printing, \$13,271.44..... | 32,336 42 |
| All other items..... | 38,147 08 |
| Total expenditures..... | \$ 1,559,481 77 |

NET OR INVESTED ASSETS.

| | |
|--|---------------|
| Cost value of bonds and stocks owned..... | \$ 545,269 43 |
| Cash in office..... | 13,879 20 |
| Cash deposits in banks on emergency or reserve fund account..... | 114,129 39 |
| Agents' ledger balances..... | 74,681 37 |
| Total..... | \$ 747,959 39 |
| Deduct depreciation of assets..... | 51,044 62 |
| Total net or invested assets..... | \$ 696,914 77 |

NON-INVESTED ASSETS.

| | |
|--------------------------------|---------------|
| Interest..... | \$ 5,218 50 |
| All other items..... | 23,108 07 |
| Total non-invested assets..... | \$ 28,326 57 |
| Gross assets..... | \$ 725,241 34 |

LIABILITIES.

| | |
|-------------------------------|-------------|
| Advance assessments..... | \$ 9,605 73 |
| Total actual liabilities..... | \$ 9,605 73 |
| Balance net assets..... | 715,635 61 |

CONTINGENT MORTUARY ASSETS.

| | |
|---|---------------|
| Assessments called and not yet due..... | \$ 268,479 44 |
| Assessments not yet called..... | 444,910 00 |
| Net amount due from members..... | \$ 713,389 44 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|---------------|
| Losses reported (44)..... | \$ 99,000 00 |
| Losses resisted (11)..... | 49,000 00 |
| Losses adjusted not yet due (18)..... | 28,875 00 |
| Losses in process of adjustment (130)..... | 268,035 00 |
| Total contingent mortuary liabilities..... | \$ 444,910 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894..... | 45,322 | \$ 98,440,375 00 |
| Certificates issued during the year 1895..... | 12,663 | 20,019,500 00 |
| Total..... | 57,985 | \$118,459,875 00 |
| Certificates ceased to be in force during the year 1895..... | 13,730 | 25,649,125 00 |
| Certificates in force December 31, 1895..... | 44,255 | \$ 92,810,750 00 |
| Losses unpaid December 31, 1894..... | 156 | 387,910 00 |
| Losses incurred during the year 1895..... | 531 | 1,221,500 00 |
| Losses paid during the year 1895..... | 481 | 1,164,500 00 |
| Certificates terminated by death during the year 1895..... | 531 | 1,221,500 00 |
| Certificates terminated by surrender during the year 1895..... | 416 | 762,375 00 |
| Certificates terminated by lapse during the year 1895..... | 12,783 | 22,571,125 00 |
| Certificates reduced in amount during 1895..... | | 1,094,125 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-------|-----------------|
| Certificates in force December 31, 1894..... | 937 | \$ 2,486,125 00 |
| Additions by removals..... | 17 | 27,625 00 |
| Certificates issued during the year 1895..... | 360 | 625,125 00 |
| Total..... | 1,314 | \$ 3,138,875 00 |
| Certificates ceased to be in force during the year 1895..... | 374 | 773,125 00 |
| Certificates in force December 31, 1895..... | 940 | \$ 2,365,750 00 |
| Losses incurred during the year 1895..... | 15 | 42,000 00 |
| Losses paid during the year 1895..... | 16 | 44,750 00 |
| Certificates terminated by death during the year 1895..... | 15 | 42,000 00 |
| Certificates terminated by surrender during the year 1895..... | 7 | 11,000 00 |
| Certificates terminated by lapse during the year 1895..... | 352 | 687,000 00 |
| Certificates reduced in amount during 1895..... | | 33,125 00 |
| Premiums received..... | | 39,720 95 |
| Expense..... | | 9,642 14 |
| Tax..... | | 794 41 |

DES MOINES LIFE ASSOCIATION.

Principal Office.....Des Moines, Iowa

(Incorporated in 1885.)

C. E. RAWSON, President.

L. C. RAWSON, Secretary.

INCOME IN 1895.

| | |
|---------------------------------------|---------------|
| Assessments..... | \$ 213,457 63 |
| Interest..... | 6,060 05 |
| Cash received from other sources..... | 67,337 50 |
| Total income..... | \$ 286,855 18 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Losses and claims..... | \$ 97,639 00 |
| Payments returned..... | 1,021 92 |
| Commissions and fees allowed to agents..... | 68,371 29 |
| Guarantee notes cancelled by lapse..... | 26,748 00 |
| Salaries of officers..... | 5,709 29 |
| Salaries of managers and agents..... | 4,800 00 |
| Salaries of employes..... | 7,961 33 |
| Medical examiners' fees..... | 1,339 50 |
| Rent, \$976.71; taxes, \$7.95; advertising and printing, \$3,427.61..... | 4,412 27 |
| All other items..... | 6,705 65 |
| Total expenditures..... | \$ 224,708 25 |

NET OR INVESTED ASSETS.

| | |
|-----------------------------------|---------------|
| Loans on real estate..... | \$ 88,475 00 |
| Loans secured by collaterals..... | 2,000 00 |
| Guarantee notes in office..... | 147,257 92 |
| Cash deposits in banks..... | 8,985 63 |
| Cash in office..... | 1,235 26 |
| City paying certificates..... | 29,660 94 |
| Total net or invested assets..... | \$ 277,644 75 |

NON-INVESTED ASSETS.

| | | |
|--------------------------------|----|------------|
| Furniture, &c..... | \$ | 1,752 63 |
| Total non-invested assets..... | \$ | 1,752 63 |
| Gross assets..... | \$ | 279,397 38 |

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

None.

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|-----------|
| Losses resisted (1)..... | \$ | 2,000 00 |
| Losses adjusted not yet due (3)..... | | 5,000 00 |
| Losses in process of adjustment (14)..... | | 25,000 00 |
| Total contingent mortuary liabilities..... | \$ | 32,000 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|--------|------------------|
| Certificates in force December 31, 1894..... | 8,314 | \$ 10,669,000 00 |
| Restored to membership during the year 1895..... | 58 | 88,000 00 |
| Certificates issued during the year 1895..... | 4,916 | 6,679,500 00 |
| Total..... | 13,288 | \$ 17,436,500 00 |
| Certificates ceased to be in force during the year 1895..... | 2,308 | 3,421,500 00 |
| Certificates in force December 31, 1895..... | 10,980 | \$ 14,015 000 00 |
| Losses unpaid December 31, 1894..... | 9 | 18,000 00 |
| Losses incurred during the year 1895..... | 67 | 111,000 00 |
| Losses paid during the year 1895..... | 58 | 97,000 00 |
| Certificates terminated by death during the year 1895..... | 67 | 111,000 00 |
| Certificates terminated by cancellation during the year 1895..... | 84 | 128,500 00 |
| Certificates terminated by lapse during the year 1895..... | 2,157 | 3,182,000 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|---|-----|---------------|
| Certificates in force December 31, 1894..... | 251 | \$ 337,000 00 |
| Certificates issued during the year 1895..... | 134 | 238,000 00 |
| Total..... | 385 | \$ 570,000 00 |
| Certificates ceased to be in force during the year 1895..... | 111 | 150,000 00 |
| Certificates in force December 31, 1895..... | 274 | \$ 420,000 00 |
| Losses incurred during the year 1895..... | 1 | 1,000 00 |
| Certificates terminated by death during the year 1895..... | 1 | 1,000 00 |
| Certificates terminated by cancellation during the year 1895..... | 1 | 2,000 00 |
| Certificates terminated by lapse during the year 1895..... | 109 | 147,000 00 |
| Premiums received..... | | 4,055 68 |
| Expense..... | | 1,832 08 |
| Tax..... | | 81 11 |

FIDELITY MUTUAL AID ASS'N.

Principal Office.....San Francisco, Cal.

(Incorporated in 1888.)

C. W. NEVIN, President.

J. L. M. SHETTERLEY, Secretary.

INCOME IN 1895.

| | |
|---|--------------|
| Membership fees..... | \$ 5,678 00 |
| Annual dues..... | 36,406 36 |
| Renewal fees..... | 44 70 |
| Interest..... | 305 00 |
| Total income..... | \$ 42,434 06 |
| Total expenditures..... | 42,382 31 |
| Excess of income over expenditures..... | \$ 51 75 |

EXPENDITURES IN 1895.

| | |
|--|--------------|
| Losses and claims..... | \$ 12,156 24 |
| Payments returned to rejected applicants..... | 6 00 |
| Commissions and fees allowed to agents..... | 5,590 00 |
| Commissions paid for collecting assessments..... | 6,079 70 |
| Salaries of officers..... | 72 20 |
| Salaries of managers and agents..... | 3,000 00 |
| Salaries of employes..... | 6,370 81 |
| Medical examiners' fees..... | 452 00 |
| Rent, \$830.00; taxes, \$485.27; advertising and printing, \$3,254.90..... | 4,570 17 |
| All other items..... | 4,085 19 |
| Total expenditures..... | \$ 42,382 31 |

NET OR INVESTED ASSETS.

| | |
|---|--------------|
| Cost value of bonds and stocks owned..... | \$ 2,679 70 |
| Cash in office..... | 7 16 |
| Cash deposits in banks..... | 14,592 99 |
| Agents ledger balances..... | 3,713 93 |
| Total or invested assets..... | \$ 21,093 78 |

NON-INVESTED ASSETS.

None.

LIABILITIES.

| | |
|-------------------------------|-----------|
| Due depositories..... | \$ 51 17 |
| Total actual liabilities..... | \$ 51 17 |
| Balance net assets..... | 21,042 61 |

CONTINGENT MORTUARY ASSETS.

None.

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|-----------|
| Losses resisted (5)..... | \$ 550 00 |
| Total contingent mortuary liabilities..... | \$ 550 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|-------|---------------|
| Certificates in force December 31, 1894..... | 3,474 | \$ 339,000 00 |
| Certificates issued during the year 1895..... | 2,948 | 393,800 00 |
| Total..... | 6,422 | \$ 732,800 00 |
| Certificates ceased to be in force during the year 1895..... | 2,947 | 431,100 00 |
| Certificates in force December 31, 1895..... | 3,475 | \$ 301,700 00 |
| Losses incurred during the year 1895..... | 501 | 12,156 24 |
| Losses paid during the year 1895..... | 501 | 12,156 24 |
| Certificates terminated by death during the year 1895..... | 4 | 325 00 |
| Certificates terminated by lapse during the year 1895..... | 2,943 | 430,775 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|--------------|
| Certificates in force December 31, 1894..... | 51 | \$ 5,800 00 |
| Certificates issued during the year 1895..... | 77 | 19,200 00 |
| Total..... | 128 | \$ 25,000 00 |
| Certificates ceased to be in force during the year 1895..... | 80 | 14,525 00 |
| Certificates in force December 31, 1895..... | 48 | \$ 10,475 00 |
| Losses incurred during the year 1895..... | 16 | 590 56 |
| Losses paid during the year 1895..... | 16 | 590 56 |
| Certificates terminated by lapse during the year 1895..... | 80 | 14,525 00 |
| Premiums received..... | | 567 51 |
| Expense..... | | 350 93 |
| Tax..... | | 11 35 |

FIDELITY MUTUAL LIFE ASS'N.

Principal Office.....914 Walnut St., Philadelphia, Pa.

(Incorporated in 1878.)

L. G. FOUSE, President.

W. S. CAMPBELL, Secretary.

INCOME IN 1895.

| | |
|---|-----------------|
| Membership fee..... | \$ 253,352 31 |
| Annual dues..... | 311,262 36 |
| Assessments..... | 739,009 41 |
| Medical examiners' fees paid by applicants..... | 3,808 00 |
| Interest and rent..... | 48,682 85 |
| Cash received from all other sources..... | 311 70 |
| Total income..... | \$ 1,356,426 63 |
| Total expenditures..... | 1,066,066 89 |
| Excess of income over expenditures..... | \$ 290,359 74 |

EXPENDITURES IN 1895.

| | |
|--|-----------------|
| Losses and claims..... | \$ 434,328 62 |
| Payments returned..... | 67,987 97 |
| Commissions and fees allowed to agents..... | 316,361 28 |
| Commissions paid for collecting assessments..... | 8,980 92 |
| Salaries of officers..... | 26,266 85 |
| Salaries of managers and agents..... | 17,115 20 |
| Salaries of employes..... | 64,208 10 |
| Medical examiners' fees..... | 37,190 51 |
| Rent, \$16,239 51; taxes, \$799.00; advertising and printing, \$38,652 55..... | 55,691 06 |
| All other items..... | 37,986 38 |
| Total expenditures..... | \$ 1,066,066 89 |

NET OR INVESTED ASSETS.

| | |
|--|-----------------|
| Loans on real estate..... | \$ 238,318 13 |
| Cost value of bonds and stocks owned..... | 41,161 14 |
| Cash in office..... | 478 34 |
| Cash deposits in banks on emergency or reserve fund account..... | 65,087 71 |
| Cost value of real estate..... | 670,395 93 |
| Loans secured by bonds and stocks..... | 25,698 63 |
| Agents ledger balances..... | 247,374 43 |
| Interest bearing risks..... | 29,531 83 |
| Total net or invested assets..... | \$ 1,317,896 14 |

NON-INVESTED ASSETS.

| | |
|-------------------------------------|-----------------|
| Interest..... | \$ 4 843 67 |
| Value of real estate over cost..... | 39,614 09 |
| Total non-invested assets..... | 44,457 76 |
| Gross assets..... | \$ 1,362,353 90 |

LIABILITIES.

| | |
|-------------------------------|---------------|
| Advance assessments..... | \$ 120,019 25 |
| All other..... | 55 67 |
| Total actual liabilities..... | \$ 120,074 92 |
| Balance net assets..... | 1,242,278 98 |

CONTINGENT MORTUARY ASSETS.

| | |
|----------------------------------|-----------------|
| Assessments reported..... | \$ 1,622,265 00 |
| Net amount due from members..... | \$ 1,622,265 00 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|---------------|
| Losses adjusted not yet due (9)..... | \$ 22,800 00 |
| Losses in process of adjustment (1)..... | 1,000 00 |
| Losses reported (33)..... | 84,000 00 |
| Losses resisted (3)..... | 15,000 00 |
| Total contingent mortuary liabilities..... | \$ 122,800 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894..... | 22,744 | \$ 53,132,900 00 |
| Certificates issued during the year 1895..... | 8,086 | 19,571,919 00 |
| Total..... | 30,830 | \$72,704,819 00 |
| Certificates ceased to be in force during the year 1895..... | 5,491 | 13,341,496 00 |
| Certificates in force December 31, 1895..... | 25,339 | \$ 59,363,343 00 |
| Losses unpaid December 31, 1894..... | 46 | 235,000 00 |
| Losses incurred during the year 1895..... | 201 | 462,774 32 |
| Losses paid during the year 1895..... | 201 | 434,328 62 |
| Certificates terminated by death during the year 1895..... | 201 | 462,774 32 |
| Certificates terminated by lapse during the year 1895..... | 5,290 | 12,878,701 68 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894..... | 129 | \$ 519,000 00 |
| Certificates issued during the year 1895..... | 43 | 187,000 00 |
| Total..... | 172 | \$ 706,000 00 |
| Certificates ceased to be in force during the year 1895..... | 28 | 152,750 00 |
| Certificates in force December 31, 1895..... | 144 | \$ 553,250 00 |
| Losses incurred during the year 1894..... | 1 | 3,281 00 |
| Losses paid during the year 1895..... | 3 | 8,281 00 |
| Certificates terminated by death during the year 1895..... | 1 | 3,281 00 |
| Certificates terminated by lapse during the year 1895..... | 27 | 149,469 00 |
| Premiums received..... | | 11,070 96 |
| Expense..... | | 2,430 46 |
| Tax..... | | 221 42 |

GUARANTY FUND LIFE ASS'N.

Principal Office.....Council Bluffs, Iowa

(Incorporated in 1889.)

FRED H. BROWN, President.

JNO. E. RICHARDSON, Secretary.

INCOME IN 1895.

| | | |
|---|----|-----------|
| Membership fees..... | \$ | 6,118 00 |
| Annual dues..... | | 2,148 02 |
| Assessments..... | | 31,340 10 |
| Interest..... | | 769 66 |
| Advances to agents repaid..... | | 125 20 |
| Cash received from all other sources..... | | 9,723 95 |
| Total income..... | \$ | 50,224 93 |
| Total expenditures..... | | 42,018 26 |
| Excess of income over expenditures..... | \$ | 8,206 67 |

EXPENDITURES IN 1895.

| | | |
|--|----|-----------|
| Losses and claims..... | \$ | 19,300 00 |
| Commissions and fees allowed to agents..... | | 7,462 71 |
| Commissions paid for collecting assessments..... | | 464 45 |
| Salaries of officers..... | | 2,700 00 |
| Salaries of managers and agents..... | | 1,950 00 |
| Salaries of employees..... | | 430 00 |
| Medical examiners' fees..... | | 697 00 |
| Advertising and printing..... | | 253 55 |
| Advance to agents..... | | 100 00 |
| All other items..... | | 8,610 55 |
| Total expenditures..... | \$ | 42,018 26 |

NET OR INVESTED ASSETS.

| | | |
|------------------------------------|----|-----------|
| Loans on real estate..... | \$ | 19,095 73 |
| Guarantee notes..... | | 7,538 50 |
| Cash deposits in banks..... | | 5,235 95 |
| Agents ledger balances..... | | 1,080 33 |
| Total..... | | 32,950 51 |
| Deduct depreciation of assets..... | | 2,802 00 |
| Total net or invested assets..... | \$ | 30,148 51 |

NON-INVESTED ASSETS.

| | | |
|--------------------------------|----|-----------|
| Interest..... | \$ | 750 00 |
| Total non-invested assets..... | \$ | 750 00 |
| Gross assets..... | \$ | 30,898 51 |

LIABILITIES.

| | | |
|--|----|-----------|
| Advance assessments..... | \$ | 82 56 |
| All other (not including contingent mortuary)..... | | 3,700 00 |
| Total actual liabilities..... | \$ | 3,782 56 |
| Balance net assets..... | | 27,165 95 |

CONTINGENT MORTUARY ASSETS.

| | | |
|--|----|----------|
| Assessments called and not yet due..... | \$ | 5,326 87 |
| Deduct estimated cost of collection..... | | 75 00 |
| Net amount due from members..... | \$ | 5,251 87 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|-----------|
| Losses reported (4)..... | \$ | 4,000 00 |
| Losses in process of adjustment (9)..... | | 9,000 00 |
| Total contingent mortuary liabilities..... | \$ | 13,000 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|-------|-----------------|
| Certificates in force December 31, 1894..... | 2,704 | \$ 2,704,000 00 |
| Certificates issued during the year 1895..... | 871 | 871,000 00 |
| Total..... | 3,575 | \$ 3,575,000 00 |
| Certificates ceased to be in force during the year 1895..... | 1,396 | 1,396,000 00 |
| Certificates in force December 31, 1895..... | 2,179 | \$ 2,179,000 00 |
| Losses unpaid December 31, 1894..... | 2 | 2,000 00 |
| Losses incurred during the year 1895..... | 34 | 34,000 00 |
| Losses paid during the year 1895..... | 19 | 19,000 00 |
| Certificates terminated by death during the year 1895..... | 34 | 34,000 00 |
| Certificates terminated by lapse during the year 1895..... | 1,362 | 1,362,000 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894..... | 118 | \$ 118,000 00 |
| Certificates issued during the year 1895..... | 50 | 50,000 00 |
| Total..... | 168 | \$ 168,000 00 |
| Certificates ceased to be in force during the year 1895..... | 48 | 48,000 00 |
| Certificates in force December 31, 1895..... | 120 | \$ 120,000 00 |
| Losses paid during the year 1895..... | 2 | 2,000 00 |
| Certificates terminated by lapse during the year 1895..... | 46 | 46,000 00 |
| Premiums received..... | | 247 02 |
| Tax..... | | 4 94 |

HARTFORD LIFE AND ANNUITY INSURANCE CO.

Principal Office.....230 Asylum St., Hartford, Conn.

(Incorporated in 1866.)

R. B. PARKER, President.

STEPHEN BALL, Secretary.

INCOME IN 1895.

| | | |
|---|----|--------------|
| Membership fees..... | \$ | 80,415 00 |
| Annual dues..... | | 259,184 77 |
| Assessments..... | | 1,423,788 98 |
| Medical examiners' fees..... | | 31,691 34 |
| Interest..... | | 57,455 84 |
| Total income..... | \$ | 1,851,935 93 |
| Total expenditures..... | | 1,719,415 14 |
| Excess of income over expenditures..... | \$ | 132,520 79 |

EXPENDITURES IN 1895.

| | | |
|---|----|--------------|
| Losses and claims..... | \$ | 1,270,773 79 |
| Advance payments applied..... | | 111,827 98 |
| Commissions and fees allowed to agents..... | | 152,918 21 |

| | |
|--|-----------|
| Salaries of officers | 20,500 00 |
| Salaries of managers and agents | 6,593 05 |
| Salaries of employes | 51,100 09 |
| Medical examiners' fees | 26,455 84 |
| Rent, \$6,822.50: taxes, \$14,796.73; advertising and printing, \$9,662.93 | 31,222 16 |
| All other items | 48,053 42 |

Total expenditures \$ 1,719,415 14

NET OR INVESTED ASSETS.

| | |
|--|--------------|
| Cash value of real estate | \$ 20,482 08 |
| Loans on real estate | 17,300 00 |
| Cost value of bonds and stocks owned | 169,443 91 |
| Cash deposits in banks on emergency or reserve fund account and all other deposits | 1,398,356 06 |

Total \$ 1,605,582 05
Deduct depreciation of assets 23,243 33

Total net or invested assets \$ 1,582,338 72

NON-INVESTED ASSETS.

Interest \$ 1,043 23

Total non-invested assets \$ 1,043 28

Gross assets \$ 1,583,382 00

LIABILITIES.

| | |
|---|-----------------|
| Accumulated safety reserve | \$ 1,183,471 06 |
| Advance assessments | 3,427 15 |
| All other (not including contingent mortuary) | 101,495 19 |

Total actual liabilities \$ 1,288,393 40
Balance net assets 294,988 60

CONTINGENT MORTUARY ASSETS.

| | |
|--|---------------|
| Assessments due and not yet paid | \$ 240,000 00 |
| Assessments not yet called | 94,000 00 |

Net amount due from members \$ 334,000 00

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|--------------|
| Losses reported (27) | \$ 82,000 00 |
| Losses resisted (3) | 12,000 00 |
| Losses adjusted not yet due (98) | 240,000 00 |

Total contingent mortuary liabilities \$ 334,000 00

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|--------|------------------|
| Certificates in force December 31, 1894 | 40,749 | \$ 87,336,500 00 |
| Certificates issued during the year 1895 | 6,999 | 11,550,400 00 |
| Total | 47,748 | \$ 98,886,900 00 |
| Certificates ceased to be in force during the year 1895 | 5,110 | 9,400,200 00 |
| Certificates in force December 31, 1895 | 42,638 | \$ 89,486,700 00 |
| Losses unpaid December 31, 1894 | 114 | 258,500 00 |
| Losses incurred during the year 1895 | 516 | 1,367,000 00 |
| Losses paid during the year 1895 | 504 | 1,270,773 79 |
| Certificates terminated by death during the year 1895 | 580 | 1,367,000 00 |
| Certificates terminated by lapse during the year 1895 | 4,530 | 8,038,200 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|---|-----|---------------|
| Certificates in force December 31, 1894 | 54 | \$ 216,500 00 |
| Certificates issued during the year 1895 | 4 | 8,000 00 |
| Total | 58 | \$ 224,500 00 |
| Certificates ceased to be in force during the year 1895 | 7 | 30,500 00 |
| Certificates in force December 31, 1895 | 51 | \$ 194,000 00 |
| Losses incurred during the year 1895 | 2 | 11,000 00 |
| Losses paid during the year 1895 | 2 | 11,000 00 |
| Certificates terminated by death during the year 1895 | 2 | 11,000 00 |
| Certificates terminated by lapse during the year 1895 | 5 | 19,500 00 |
| Premiums received | | 7 028 33 |
| Taxes | | 140 56 |

LIFE INSURANCE CLEARING CO.

Principal Office.....St. Paul, Minn.

(Incorporated in 1891.)

THOS. B. SCOTT, President.

H. BURTON STRAIT, Secretary.

INCOME IN 1895.

| | | |
|---|----|------------|
| Membership fees..... | \$ | 92,786 93 |
| Cash received from all other sources..... | | 13,706 71 |
| Total income..... | \$ | 106,493 64 |
| Total expenditures..... | | 81,310 97 |
| Excess of income over expenditures..... | \$ | 25,182 67 |

EXPENDITURES IN 1895.

| | | |
|--|----|-----------|
| Losses and claims..... | \$ | 21,662 17 |
| Commissions and fees allowed to agents..... | | 26,007 39 |
| Salaries of officers and employes..... | | 11,467 30 |
| Salaries of managers and agents..... | | 3,104 60 |
| Medical examiners' fees..... | | 4,050 47 |
| Rent, \$840 00; taxes, \$3,587 25; advertising and printing, \$2,390 71..... | | 6,817 99 |
| Advance to agents..... | | 370 24 |
| All other items..... | | 7,830 81 |
| Total expenditures..... | \$ | 81,310 97 |

NET OR INVESTED ASSETS.

| | | |
|--|----|------------|
| Loans on real estate..... | \$ | 31,625 00 |
| Cost value of bonds and stocks owned..... | | 76,681 25 |
| Agents ledger balances..... | | 6,158 59 |
| Cash deposits in banks on emergency or reserve fund account and in office..... | | 8,955 50 |
| Loans secured by surrender of policies..... | | 127 00 |
| Total net or invested assets..... | \$ | 123,547 34 |

NON-INVESTED ASSETS.

| | | |
|--------------------------------|----|------------|
| Interest..... | \$ | 599 60 |
| Other items..... | | 4,138 55 |
| Total non-invested assets..... | \$ | 4,738 15 |
| Gross assets..... | \$ | 128,285 49 |

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

| | | |
|--|----|-----------|
| Assessments called and not yet due..... | \$ | 33,434 48 |
| Deduct estimated cost of collection..... | | 9,361 64 |
| Net amount due from members..... | \$ | 24,072 84 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|-----------|
| Losses in process of adjustment..... | \$ | 13,662 94 |
| Losses resisted (1)..... | | 2,513 00 |
| Total contingent mortuary liabilities..... | \$ | 16,175 94 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|-------|-----------------|
| Certificates in force December 31, 1894..... | 1 171 | \$ 2,815,000 00 |
| Certificates issued during the year 1895..... | 1,976 | 4,413,576 92 |
| Total..... | 3,147 | \$ 7,228,576 92 |
| Certificates ceased to be in force during the year 1895..... | 1,363 | 3,090,647 00 |
| Certificates in force December 31, 1895..... | 1,784 | \$ 4,137,929 92 |
| Losses incurred during 1895..... | 26 | 75,000 00 |
| Losses paid during the year 1895..... | 21 | 53,000 00 |
| Certificates terminated by death during the year 1895..... | 26 | 75,000 00 |
| Certificates terminated by lapse during the year 1895..... | 388 | 840,300 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894..... | 28 | \$ 71,250 00 |
| Certificates issued during the year 1895..... | 41 | 123,000 00 |
| Total..... | 69 | \$ 194,250 00 |
| Certificates ceased to be in force during the year 1895..... | 24 | 72,750 00 |
| Certificates in force December 31, 1895..... | 45 | \$ 121,500 00 |
| Certificates terminated by lapse during the year 1895..... | 12 | 26,250 00 |
| Premiums received..... | | 3,365 57 |
| Expense..... | | 1,481 47 |
| Tax..... | | 67 31 |

MASON'S FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

Principal Office.....Westfield, Mass

(Incorporated in 1887)

WM. PROVIN, President.

JAS. A. LAKIN, Secretary.

INCOME IN 1895.

| | |
|----------------------|---------------|
| Membership fees..... | \$ 23,490 00 |
| Annual dues..... | 40,175 00 |
| Assessments..... | 76,606 50 |
| Interest..... | 571 14 |
| Total income..... | \$ 140,842 64 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Losses and claims..... | \$ 78,989 93 |
| Commissions and fees allowed to agents..... | 30,186 10 |
| Commissions paid for collecting assessments..... | 5,767 06 |
| Salaries of officers..... | 7,749 11 |
| Salaries of managers and agents..... | 3,500 00 |
| Salaries of employes..... | 4,221 14 |
| Medical examiners' fees..... | 567 00 |
| Rent, \$800.00; taxes, \$1,034.90; advertising and printing, \$1,367.63..... | 3,203 43 |
| All other items..... | 7,464 82 |
| Total expenditures..... | \$ 141,648 59 |

NET OR INVESTED ASSETS.

| | | |
|--|----|-----------|
| Cost value of bonds and stocks owned | \$ | 2,580 00 |
| Cash in office..... | | 3,455 55 |
| Cash deposits in banks on emergency or reserve fund account..... | | 12,030 42 |
| All other items..... | | 3,531 02 |
| Total net or invested assets..... | \$ | 21,596 99 |

NON-INVESTED ASSETS.

| | | |
|---|----|-----------|
| Market value of bonds and stocks over cost..... | \$ | 124 00 |
| Furniture and fixtures..... | | 2,809 24 |
| Total non-invested assets | \$ | 2,933 24 |
| Gross assets..... | \$ | 24,530 23 |

LIABILITIES.

| | | |
|--|----|-----------|
| Advance assessments | \$ | 2,093 00 |
| All other (not including contingent mortuary)..... | | 734 84 |
| Total actual liabilities..... | \$ | 2,827 84 |
| Balance net assets..... | | 21,702 39 |

CONTINGENT MORTUARY ASSETS.

| | | |
|---|----|-----------|
| Assessments called and not yet due..... | \$ | 14,318 50 |
| Assessments due and unpaid..... | | 7,751 50 |
| Assessments not yet called..... | | 28,000 00 |
| Net amount due from members..... | \$ | 50,070 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|-----------|
| Losses in process of adjustment (1)..... | \$ | 5,000 00 |
| Losses resisted (5)..... | | 23,000 00 |
| Total contingent mortuary liabilities..... | \$ | 28,000 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894 | 10,617 | \$ 42,595,390 00 |
| Restored to membership during the year 1895..... | 734 | 3,303,000 00 |
| Certificates issued during the year 1895 | 4,698 | 17,900,250 00 |
| Total | 15,449 | \$ 63,798,640 00 |
| Certificates ceased to be in force during the year 1895..... | 3,676 | 16,542,000 00 |
| Certificates in force December 31, 1895 | 11,773 | \$ 47,256,640 00 |
| Losses unpaid December 31, 1894 | 5 | 19,250 00 |
| Losses incurred during the year 1895..... | 822 | 98,989 93 |
| Losses paid during the year 1895..... | 518 | 73,989 93 |
| Certificates terminated by death during the year 1895..... | 6 | 21,250 00 |
| Certificates terminated by lapse during the year 1895..... | 3,670 | 16,520,750 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894 | 169 | \$ 559,630 00 |
| Certificates issued during the year 1895 | 46 | 133,750 00 |
| Total | 215 | \$ 693,380 00 |
| Certificates ceased to be in force during the year 1895..... | 84 | 270,900 00 |
| Certificates in force December 31, 1895..... | 131 | \$ 422,480 00 |
| Losses incurred during the year 1895 | 14 | 758 57 |
| Losses paid during the year 1895..... | 14 | 758 57 |
| Certificates terminated by lapse during the year 1895..... | 84 | 270,900 00 |
| Premiums received..... | | 1,888 00 |
| Expense..... | | 55 00 |
| Tax..... | | 22 10 |

MASSACHUSETTS BENEFIT LIFE ASS'N.

Principal Office.....53 State St., Boston, Mass

(Incorporated in 1878.)

GEO. A. LITCHFIELD, President.

E. S. LITCHFIELD, Secretary.

INCOME IN 1895.

| | |
|---|-----------------|
| Membership fees..... | \$ 258,179 43 |
| Annual dues..... | 237,535 79 |
| Assessments..... | 2,206,761 46 |
| Interest..... | 28,654 06 |
| Cash received from all other sources..... | 1,708 78 |
| Total income..... | \$ 2,732,839 52 |
| Total expenditures..... | 2,811,399 64 |

EXPENDITURES IN 1895.

| | |
|---|-----------------|
| Losses and claims..... | \$ 1,703,958 34 |
| Dividends paid policy holders..... | 424,269 14 |
| Commissions and fees allowed to agents..... | 325,310 97 |
| Commissions paid for collecting assessments..... | 3,704 42 |
| Salaries of officers..... | 27,775 00 |
| Salaries of employes..... | 28,112 87 |
| Medical examiners' fees..... | 58,814 41 |
| Rent, \$4,254.84; taxes, \$9,206.79; advertising and printing, \$44,019.32..... | 57,480 95 |
| All other items..... | 181,973 54 |
| Total expenditures..... | \$ 2,811,399 64 |

NET OR INVESTED ASSETS.

| | |
|---|-----------------|
| Cost value of real estate..... | \$ 198,430 72 |
| Cost value of bonds and stocks owned..... | 324,904 50 |
| Loans on real estate..... | 221,901 69 |
| Cash deposits in banks..... | 220,276 17 |
| Cash in office..... | 10,476 11 |
| Loans secured by bonds and stocks..... | 27,653 12 |
| Agents' ledger balances..... | 78,671 46 |
| Total net or invested assets..... | \$ 1,082,313 77 |

NON-INVESTED ASSETS.

| | |
|--------------------------------|-----------------|
| Interest..... | \$ 4,899 39 |
| All other items..... | 78,197 77 |
| Total non-invested assets..... | \$ 83,097 16 |
| Gross assets..... | \$ 1,165,410 93 |

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

| | |
|----------------------------------|---------------|
| Assessments not yet called..... | \$ 675,000 00 |
| Net amount due from members..... | \$ 675,000 00 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|---------------|
| Losses reported (30)..... | \$ 76,300 00 |
| Losses resisted (7)..... | 29,000 00 |
| Losses adjusted, not yet due (102)..... | 359,084 13 |
| Losses in process of adjustment (35)..... | 82,531 94 |
| Total contingent mortuary liabilities..... | \$ 546,915 07 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|-------|------------------|
| Certificates in force December 31, 1894..... | 39880 | \$106,889,455 00 |
| Certificates issued during the year 1895..... | 19613 | 20,121,350 00 |
| Total..... | 59493 | \$127,010,805 00 |
| Certificates ceased to be in force during the year 1895..... | 7553 | 14,442,025 00 |
| Certificates in force December 31, 1895..... | 51940 | \$112,568,780 00 |
| Losses unpaid December 31, 1894..... | 153 | 485,909 70 |
| Losses incurred during the year 1895..... | 670 | 1,907,360 00 |
| Losses paid during the year 1895..... | 649 | 1,846,294 63 |
| Certificates terminated by death during the year 1895..... | 596 | 1,823,575 00 |
| Certificates terminated by disability during the year 1895..... | 74 | 167,450 00 |
| Certificates terminated by lapse during the year 1895..... | 6883 | 12,451,000 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894..... | 86 | \$ 257,800 00 |
| Certificates issued during the year 1895..... | 108 | 233,500 00 |
| Total..... | 194 | \$ 491,300 00 |
| Certificates ceased to be in force during the year 1895..... | 50 | 151,000 00 |
| Certificates in force December 31, 1895..... | 144 | \$ 340,300 00 |
| Losses incurred during the year 1895..... | 1 | 5,000 00 |
| Losses paid during the year 1895..... | 2 | 25,000 00 |
| Certificates terminated by death during the year 1895..... | 1 | 5,000 00 |
| Certificates terminated by lapse during the year 1895..... | 49 | 146,000 00 |
| Premiums received..... | | 8,132 56 |
| Tax..... | | 162 65 |

THE MUTUAL BENEFIT ASSOCIATION.

Principal Office.....Toledo, Iowa

(Incorporated in 1882.)

G. R. STRUBLE, President.

L. E. BAKER, Secretary.

INCOME IN 1895.

| | | |
|---|----|-----------|
| Annual dues..... | \$ | 4,838 27 |
| Assessments..... | | 28,013 09 |
| Re-instatement fees, etc..... | | 2,652 91 |
| Interest and rent..... | | 1,434 00 |
| Cash received from all other sources..... | | 100 00 |
| Total income..... | \$ | 37,038 27 |

EXPENDITURES IN 1895.

| | | |
|---|----|-----------|
| Losses and claims..... | \$ | 24,796 14 |
| Credited and returned to members..... | | 1,159 23 |
| Commissions and fees allowed to agents..... | | 2,595 30 |
| Commissions paid for collecting assessments..... | | 641 23 |
| Salaries of officers..... | | 1,450 00 |
| Salaries of managers and agents..... | | 4,166 77 |
| Salaries of employees..... | | 997 00 |
| Taxes, \$98.50; advertising and printing, \$925.46..... | | 1,018 96 |
| All other items..... | | 2,371 17 |
| Total expenditures..... | \$ | 39,195 80 |

NET OR INVESTED ASSETS.

| | | |
|-----------------------------------|----|-----------|
| Loans on real estate..... | \$ | 16,500 00 |
| Cash in office..... | | 985 25 |
| Cost value of real estate..... | | 12,271 41 |
| Total net or invested assets..... | \$ | 29,756 66 |

NON-INVESTED ASSETS.

| | | |
|--------------------------------|----|-----------|
| Interest..... | \$ | 357 15 |
| Total non-invested assets..... | \$ | 357 15 |
| Gross assets..... | \$ | 30,113 81 |

LIABILITIES.

| | | |
|-------------------------------|----|-----------|
| Salaries and expenses..... | \$ | 3,125 00 |
| Total actual liabilities..... | \$ | 3,125 00 |
| Balance net assets..... | | 26,988 81 |

CONTINGENT MORTUARY ASSETS.

| | | |
|--|----|-----------|
| Assessments not yet called..... | \$ | 13,000 00 |
| Deduct estimated cost of collection..... | | 1,300 00 |
| Net amount due from members..... | \$ | 11,700 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|-----------|
| Losses reported (8)..... | \$ | 13,000 00 |
| Total contingent mortuary liabilities..... | \$ | 13,000 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|-------|-----------------|
| Certificates in force December 31, 1894..... | 1,998 | \$ 3,813,000 00 |
| Certificates issued during the year 1895..... | 281 | 370,000 00 |
| Total..... | 2,279 | \$ 4,183,000 00 |
| Certificates ceased to be in force during the year 1895..... | 338 | 702,000 00 |
| Certificates in force December 31, 1895..... | 1,941 | \$ 3,481,000 00 |
| Losses unpaid December 31, 1894..... | 11 | 20,750 00 |
| Losses incurred during the year 1895..... | 7 | 13,000 00 |
| Losses paid during the year 1895..... | 16 | 24,796 14 |
| Certificates terminated by death during the year 1895..... | 7 | 13,000 00 |
| Certificates terminated by lapse and surrender during the year 1895..... | 331 | 689,000 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894..... | 412 | \$ 903,000 00 |
| Certificates issued during the year 1895..... | 5 | 9,000 00 |
| Total..... | 417 | \$ 912,000 00 |
| Certificates ceased to be in force during the year 1895..... | 73 | 96,000 00 |
| Certificates in force December 31, 1895..... | 344 | \$ 816,000 00 |
| Losses paid during the year 1895..... | 1 | 1,500 00 |
| Certificates terminated by lapse and surrender during the year 1895..... | 73 | 96,000 00 |
| Premiums received..... | | 5,751 33 |
| Expense..... | | 1,262 55 |
| Tax..... | | 115 02 |

MUTUAL BENEFIT LOAN AND INVESTMENT ASS'N.

Principal Office.....Denver, Colo.

(Incorporated in 1895.)

THOS. M. WALLER, President.

BENJ. E. SAUL, Secretary.

INCOME IN 1895.

| | | |
|---|----|--------|
| Membership fees..... | \$ | 25 00 |
| Annual dues..... | | 743 25 |
| Total income..... | \$ | 768 25 |
| Total expenditures..... | | 480 50 |
| Excess of income over expenditures..... | \$ | 287 75 |

EXPENDITURES IN 1895.

| | | |
|---|----|--------|
| Losses and claims..... | \$ | 104 00 |
| Commissions and fees allowed to agents..... | | 233 00 |
| Commissions paid for collecting assessments..... | | 2 80 |
| Salaries of employes..... | | 60 00 |
| Rent, \$20.00; advertising and printing, \$43.45..... | | 63 45 |
| All other items..... | | 17 25 |
| Total expenditures..... | \$ | 480 50 |

NET OR INVESTED ASSETS.

| | | |
|-----------------------------------|----|--------|
| Cash in office and bank..... | \$ | 287 75 |
| Total net or invested assets..... | \$ | 287 75 |

EXHIBIT OF CERTIFICATES.

| | NO. | | |
|--|-----|----|-----------|
| Certificates issued during the year 1895..... | 233 | \$ | 34,950 00 |
| Total..... | 233 | \$ | 34,950 00 |
| Certificates ceased to be in force during the year 1895..... | 132 | | 19,800 00 |
| Certificates in force December 31, 1895..... | 101 | \$ | 15,150 00 |
| Losses incurred during the year 1895..... | 5 | | 104 00 |
| Losses paid during the year 1895..... | 5 | | 104 00 |
| Certificates terminated by lapse during the year 1895..... | 132 | | 19,800 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | | |
|--|-----|----|-----------|
| Certificates issued during the year 1895..... | 233 | \$ | 34,950 00 |
| Total..... | 233 | \$ | 34,950 00 |
| Certificates ceased to be in force during the year 1895..... | 132 | | 19,800 00 |
| Certificates in force December 31, 1895..... | 101 | \$ | 15,150 00 |
| Losses incurred during the year 1895..... | 5 | | 104 00 |
| Losses paid during the year 1895..... | 5 | | 104 00 |
| Certificates terminated by lapse during the year 1895..... | 132 | | 19,800 00 |
| Premiums received..... | | | 768 25 |
| Expense..... | | | 376 50 |
| Tax..... | | | 15 36 |

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Principal Office.... 305 Broadway, New York, N. Y.

(Incorporated in 1875.)

FREDERICK A. BURNHAM, Pres.

CHAS. W. CAMP, Secy.

INCOME IN 1895.

| | |
|---|-----------------|
| Membership fees..... | \$ 328,740 92 |
| Annual dues..... | 788,287 59 |
| Assessments..... | 4,072,439 44 |
| Medical examiners' fees..... | 68,726 00 |
| Interest and rent..... | 297,628 27 |
| Cash received from all other sources..... | 1,140 78 |
| Special deposits..... | 18,318 56 |
| Total income..... | \$ 5,575,281 56 |

EXPENDITURES IN 1895.

| | |
|---|-----------------|
| Losses and claims..... | \$ 4,084,074 92 |
| Dividends to policy holders..... | 9,972 64 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | 1,628 29 |
| Commissions and fees allowed to agents..... | 491,728 70 |
| Commissions paid for collecting assessments..... | 66,973 26 |
| Salaries of officers..... | 142,455 01 |
| Salaries of managers and agents..... | 76,968 41 |
| Salaries of employes..... | 225,619 40 |
| Medical examiners' fees..... | 81,431 84 |
| Rent, \$244,634.71; taxes, \$35,957.64; advertising and printing, \$140,602.82..... | 421,195 17 |
| Expenses for adjusting claims..... | 87,976 95 |
| All other items..... | 164,084 62 |
| Total expenditures..... | \$ 5,854,109 21 |

NET OR INVESTED ASSETS.

| | |
|--|-----------------|
| Loans on real estate..... | \$ 1,844,200 00 |
| Cost value of bonds and stocks owned..... | 262,617 83 |
| Cash deposits in banks on emergency or reserve fund account..... | 606,152 07 |
| Cash value of real estate..... | 526,657 92 |
| All other items..... | 356,103 36 |
| All other deposits..... | 371,585 07 |
| Total net or invested assets..... | \$ 3,967,316 25 |

NON-INVESTED ASSETS.

| | |
|---|-----------------|
| Market value of bonds, stocks and real estate over cost..... | \$ 21,964 69 |
| Interest and rents..... | 27,477 12 |
| Death claims paid in anticipation of February, 1896 assessment..... | 112,758 67 |
| Total non-invested assets..... | \$ 162,200 48 |
| Gross assets..... | \$ 4,129,516 73 |

LIABILITIES.

| | |
|--|-----------------|
| Advance assessments..... | \$ 142,594 04 |
| All other (not including contingent mortuary)..... | 314,396 24 |
| Total actual liabilities..... | \$ 456,990 28 |
| Balance net assets..... | \$ 3,672,526 45 |

CONTINGENT MORTUARY ASSETS.

| | |
|--|-----------------|
| Assessments called and not yet due..... | \$ 1,458,914 90 |
| Assessments due and unpaid..... | 72,680 99 |
| All other items..... | 170,888 65 |
| Total..... | \$ 1,702,434 54 |
| Deduct estimated cost of collection..... | 170,243 45 |
| Net amount due from members..... | \$ 1,532,191 09 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|-----------------|
| Losses reported (118)..... | \$ 425,939 22 |
| Losses resisted (14)..... | 74,760 00 |
| Losses approved (99)..... | 337,450 00 |
| All other..... | 784,059 00 |
| Total contingent mortuary liabilities..... | \$ 1,622,208 22 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|---------|------------------|
| Certificates in force December 31, 1894 | 96,067 | \$293,366,106 00 |
| Certificates issued during the year 1895..... | 23,526 | 59,788,790 00 |
| Total..... | 119,593 | \$353,104,896 00 |
| Certificates ceased to be in force during the year 1895..... | 13,715 | 44,445,525 00 |
| Certificates in force December 31, 1895..... | 105,878 | \$308,659,371 00 |
| Losses unpaid December 31, 1894 | 258 | 942,030 16 |
| Losses incurred during the year 1895..... | 1,206 | 3,973,850 00 |
| Losses paid during the year 1895..... | 1,110 | 4,084,074 92 |
| Certificates terminated by death during the year 1895..... | 1,206 | 3,973,850 00 |
| Certificates not taken..... | 4,750 | 17,336,850 00 |
| Certificates terminated by expiry during the year 1895..... | 7,759 | 23,134,825 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|-----------------|
| Certificates in force December 31, 1894..... | 259 | \$ 1,117,750 00 |
| Certificates issued during the year 1895..... | 79 | 447,000 00 |
| Total..... | 338 | \$ 1,564,750 00 |
| Certificates ceased to be in force during the year 1895..... | 35 | 123,000 00 |
| Certificates in force December 31, 1895..... | 303 | \$ 1,441,750 00 |
| Losses incurred during the year 1895..... | 5 | 13,000 00 |
| Losses paid during the year 1895..... | 3 | 6,000 00 |
| Certificates terminated by death during the year 1895..... | 5 | 13,000 00 |
| Certificates not taken..... | 1 | 5,000 00 |
| Certificates terminated by expiry during the year 1895..... | 29 | 105,000 00 |
| Premiums received..... | | 18,584 04 |
| Expense..... | | 2,224 09 |
| Tax..... | | 370 65 |

NATIONAL ACCIDENT SOCIETY.

Principal Office.....280 Broadway, New York.

(Incorporated in 1885.)

CHAS. H. WEBB, President.

JOSEPH I. BARNUM, Secretary.

INCOME IN 1895.

| | | |
|---|----|-----------|
| Membership fees..... | \$ | 5,652 00 |
| Assessments .. | | 57,224 65 |
| Interest | | 436 87 |
| Total income..... | \$ | 63,313 52 |
| Total expenditures..... | | 62,611 06 |
| Excess of income over expenditures..... | \$ | 702 46 |

EXPENDITURES IN 1895.

| | | |
|---|----|-----------|
| Losses and claims..... | \$ | 17,850 00 |
| Commissions and fees allowed to agents..... | | 5,652 00 |
| Commissions paid for collecting assessments..... | | 13,473 26 |
| Salaries of employes..... | | 14,503 71 |
| Medical examiners' fees..... | | 247 50 |
| Rent, \$1,400.00; taxes, \$37.83; advertising and printing, \$5,781.08..... | | 7,218 91 |
| All other items..... | | 3,665 50 |
| Total expenditures..... | \$ | 62,611 06 |

NET OR INVESTED ASSETS.

| | | |
|---|----|-----------|
| Cost value of bonds and stocks owned..... | \$ | 16,361 25 |
| Cash in office..... | | 934 84 |
| Cash deposits in banks..... | | 22,851 59 |
| Agents ledger balances..... | | 1,104 71 |
| Total..... | | 41,251 85 |
| Deduct depreciation of assets..... | | 467 50 |
| Total or net invested assets | \$ | 40,784 35 |

NON-INVESTED ASSETS.

| | | |
|---------------------------------|----|-----------|
| Furniture..... | \$ | 2,800 00 |
| Total non-invested assets | \$ | 2,800 00 |
| Gross assets..... | \$ | 43,584 35 |

LIABILITIES.

| | | |
|--|----|-----------|
| Advance assessments | \$ | 6,274 50 |
| All other (not including contingent mortuary)..... | | 200 00 |
| Total actual liabilities..... | \$ | 6,474 50 |
| Balance net assets..... | | 37,109 85 |

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

| | | |
|--|----|-----------|
| Assessments called and not yet due..... | \$ | 16,975 50 |
| Assessments not yet called..... | | 6,107 84 |
| Total..... | \$ | 23,083 34 |
| Deduct estimated cost of collection..... | | 2,000 00 |
| Net amount due from members..... | \$ | 21,083 34 |

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

| | | |
|--|----|----------|
| Losses reported (18)..... | \$ | 805 00 |
| Losses resisted (8)..... | | 3,920 00 |
| Losses in process of adjustment (14)..... | | 1,382 84 |
| Total contingent mortuary liabilities..... | \$ | 6,107 84 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|-------|------------------|
| Certificates in force December 31, 1894..... | 4,158 | \$ 37,307,500 00 |
| Certificates issued during the year 1895..... | 1,918 | 16,688,750 00 |
| Total..... | 6,076 | \$ 53,996,250 00 |
| Certificates ceased to be in force during the year 1895..... | 1,906 | 16,709,500 00 |
| Certificates in force December 31, 1895..... | 4,170 | \$ 37,286,750 00 |
| Losses unpaid December 31, 1894..... | 40 | 8,234 00 |
| Losses incurred during 1895..... | 226 | 15,724 02 |
| Losses paid during the year 1895..... | 226 | 17,850 18 |
| Certificates terminated by lapse during the year 1895..... | 1,906 | 16,709,500 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894..... | 20 | \$ 181,000 00 |
| Certificates issued during the year 1895..... | 11 | 97,000 00 |
| Total..... | 31 | \$ 278,000 00 |
| Certificates ceased to be in force during the year 1895..... | 15 | 127,000 00 |
| Certificates in force December 31, 1895..... | 16 | \$ 151,000 00 |
| Certificates terminated by lapse during the year 1895..... | 15 | 127,000 00 |
| Premiums received..... | | 337 00 |
| Tax..... | | 6 74 |

NATIONAL MUTUAL LIFE ASSOCIATION.

Principal Office.....Minneapolis, Minn.

(Incorporated in 1887.)

P. B. CRANE, President.

IRA F. MURPHY, Secretary.

INCOME IN 1895.

| | | |
|---|----|------------|
| Membership fees..... | \$ | 28,131 18 |
| Assessments..... | | 139,079 94 |
| Medical examiners' fees..... | | 5,732 00 |
| Interest..... | | 3,270 58 |
| Cash received from all other sources..... | | 1,001 57 |
| Total income..... | \$ | 177,215 27 |
| Total expenditures..... | | 172,962 00 |
| Excess of income over expenditures..... | \$ | 4,253 27 |

EXPENDITURES IN 1895.

| | | |
|---|----|------------|
| Losses and claims..... | \$ | 105,150 00 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | | 576 75 |
| Commissions and fees allowed to agents..... | | 24,441 85 |
| Commissions paid for collecting assessments..... | | 3,126 75 |

| | |
|--|-----------|
| Salaries of officers..... | 11,447 42 |
| Salaries of managers and agents..... | 5,256 38 |
| Salaries of employes..... | 3,038 00 |
| Medical examiners' fees..... | 6,590 50 |
| Rent, \$1,201.55; taxes, \$1,225.22; advertising and printing, \$2,214.94..... | 4,641 71 |
| Advance to agents..... | 6,230 00 |
| All other items..... | 1,962 64 |

| | |
|-------------------------|---------------|
| Total expenditures..... | \$ 172,962 00 |
|-------------------------|---------------|

NET OR INVESTED ASSETS.

| | |
|--|------------|
| Loans on real estate..... | \$ 600 00 |
| Agents' ledger balances..... | 6,230 00 |
| Cash in office..... | 69 75 |
| Cash deposits in banks on emergency or reserve fund account..... | 10,943 35 |
| All other deposits..... | 141,478 22 |

| | |
|-----------------------------------|---------------|
| Total net or invested assets..... | \$ 159,321 32 |
|-----------------------------------|---------------|

NON-INVESTED ASSETS.

| | |
|--------------------------------|---------------|
| Interest and furniture..... | \$ 3,135 00 |
| Total non-invested assets..... | \$ 3,135 00 |
| Gross assets..... | \$ 162,456 32 |

LIABILITIES.

| | |
|-------------------------------|------------|
| Advance assessments..... | \$ 162 13 |
| Total actual liabilities..... | \$ 162 13 |
| Balance net assets..... | 162,294 19 |

CONTINGENT MORTUARY ASSETS.

| | |
|---|--------------|
| Assessments called and not yet due..... | \$ 48,437 00 |
| Assessments not yet called..... | 21,562 00 |
| Assessments reported..... | 15,312 00 |
| Net amount due from members..... | \$ 85,311 00 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|--------------|
| Losses reported (6)..... | \$ 12,250 00 |
| Losses adjusted not yet due (16)..... | 38,750 00 |
| Losses in process of adjustment (8)..... | 17,250 00 |
| Total contingent mortuary liabilities..... | \$ 68,250 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|-------|------------------|
| Certificates in force December 31, 1894..... | 7,221 | \$ 14,833,000 00 |
| Certificates issued during the year 1895..... | 2,434 | 4,451,000 00 |
| Total..... | 9,655 | \$ 19,284,000 00 |
| Certificates ceased to be in force during the year 1895..... | 2,428 | 4,386,750 00 |
| Certificates in force December 31, 1895..... | 7,227 | \$ 14,897,250 00 |
| Losses unpaid December 31, 1894..... | 28 | 65,250 00 |
| Losses incurred during the year 1895..... | 50 | 111,000 00 |
| Losses paid during the year 1895..... | 48 | 105,150 00 |
| Certificates terminated by death during the year 1895..... | 50 | 111,000 00 |
| Certificates terminated by lapse during the year 1895..... | 2,397 | 4,274,500 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|-----------------|
| Certificates in force December 31, 1894..... | 528 | \$ 1,132,000 00 |
| Certificates issued during the year 1895..... | 165 | 255,250 00 |
| Total..... | 693 | \$ 1,387,250 00 |
| Certificates ceased to be in force during the year 1895..... | 378 | 772,000 00 |
| Certificates in force December 31, 1895..... | 315 | \$ 615,250 00 |
| Losses incurred during the year 1895..... | 5 | 12,500 00 |
| Losses paid during the year 1895..... | 7 | 17,500 00 |
| Certificates terminated by death during the year 1895..... | 5 | 12,500 00 |
| Premiums received..... | | 6,410 00 |

NORTHERN LIFE ASSOCIATION.

Principal Office.....Marshalltown, Iowa.

(Incorporated in 1882.)

W. W. DOOLITTLE, President.

E. H. HIBBEN, Secretary.

| | | |
|---|----|-----------|
| Membership fees..... | \$ | 10,501 51 |
| Assessments..... | | 50,249 06 |
| Interest..... | | 3,518 34 |
| Total income..... | | 64,268 91 |
| Total expenditures..... | | 57,040 96 |
| Excess of income over expenditures..... | \$ | 7,227 95 |

EXPENDITURES IN 1895.

| | | |
|---|----|-----------|
| Losses and claims..... | \$ | 30,000 00 |
| Commissions and fees allowed to agents..... | | 8,561 81 |
| Commissions paid for collecting assessments..... | | 1,939 70 |
| Salaries of officers..... | | 4,000 00 |
| Salaries of managers and agents..... | | 1,491 89 |
| Salaries of employees..... | | 5,717 63 |
| Medical examiners' fees..... | | 266 73 |
| Rent, \$250.00; advertising and printing, \$1,408.85..... | | 1,658 85 |
| Advance to agents..... | | 3,305 35 |
| All other items..... | | 99 00 |
| Total expenditures..... | \$ | 57,040 96 |

NET OR INVESTED ASSETS.

| | | |
|-----------------------------------|----|-----------|
| Loans on real estate..... | \$ | 60,164 00 |
| Cash deposits in banks..... | | 7,921 00 |
| All other deposits..... | | 1,000 00 |
| Total net or invested assets..... | \$ | 69,085 00 |

NON-INVESTED ASSETS.

| | | |
|--------------------------------|----|-----------|
| Interest..... | \$ | 1,084 31 |
| Total non-invested assets..... | \$ | 1,084 31 |
| Gross assets..... | \$ | 70,169 31 |

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

| | | |
|--|----|----------|
| Assessments called and not yet due..... | \$ | 3,682 79 |
| Deduct estimated cost of collection..... | | 155 00 |
| Net amount due from members..... | \$ | 3,497 70 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|------|-----------------|
| Certificates in force December 31, 1894..... | 3193 | \$ 5,617,000 00 |
| Certificates issued during the year 1895..... | 1135 | 2,057,500 00 |
| Total..... | 4328 | \$ 7,674,500 00 |

| | | |
|---|------|-----------------|
| Certificates ceased to be in force during the year 1895 | 650 | 1,057,000 00 |
| Certificates in force December 31, 1895 | 3678 | \$ 6,617 500 00 |
| Losses unpaid December 31, 1884 | 1 | 1,500 00 |
| Losses incurred during the year 1895 | 16 | 28,500 00 |
| Losses paid during the year 1895 | 17 | 30,000 00 |
| Certificates terminated by death during the year 1895 | 16 | 28,500 00 |
| Certificates terminated by lapse during the year 1895 | 634 | 1,028,500 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|---|-----|---------------|
| Certificates issued during the year 1895 | 97 | \$ 214,500 00 |
| Certificates ceased to be in force during the year 1895 | 2 | 4,500 00 |
| Certificates in force December 31, 1895 | 95 | \$ 210,000 00 |
| Losses incurred during the year 1895 | 1 | 2,500 00 |
| Losses paid during the year 1895 | 1 | 2,500 00 |
| Certificates terminated by death during the year 1895 | 1 | 2,500 00 |
| Certificates terminated by lapse during the year 1895 | 1 | 2,500 00 |
| Premiums received | | 1,941 51 |
| Tax | | 88 83 |

THE NORTHWESTERN BENEVOLENT SOCIETY.

Principal Office.....Duluth, Minnesota.

(Incorporated in 1891.)

JNO. P. JOHNSON, President.

VINCENT D. CLIFF, Secretary.

INCOME IN 1895.

| | |
|--|--------------|
| Membership fees | \$ 19,178 00 |
| Assessments | 53,024 69 |
| Interest | 276 00 |
| Cash received from all other sources | 16 30 |
| Total income | \$ 72,494 99 |
| Total expenditures | 70,458 05 |
| Excess of income over expenditures | \$ 2,036 94 |

EXPENDITURES IN 1895.

| | |
|--|--------------|
| Losses and claims | \$ 25,159 93 |
| Payments returned to rejected applicants and to members for cancelled certificates | 99 00 |
| Commissions and fees allowed to agents | 20,441 31 |
| Commissions paid for collecting assessments | 2,651 22 |
| Salaries of officers | 7,450 00 |
| Salaries of employes | 5,653 92 |
| Medical examiners' fees | 187 50 |
| Rent, \$1142.50; advertising and printing, \$202.19 | 3,163 69 |
| All other items | 5,651 48 |
| Total expenditures | \$ 70,458 05 |

NET OR INVESTED ASSETS.

| | | |
|--|----|-----------|
| Cash in office..... | \$ | 475 00 |
| Cash deposits in banks on emergency or reserve fund account..... | | 6,000 00 |
| All other deposits..... | | 7,810 65 |
| Total net or invested assets..... | \$ | 14,285 65 |

NON-INVESTED ASSETS.

| | | |
|---|----|-----------|
| Market value of bonds and stocks over cost..... | \$ | 1,103 25 |
| All other items..... | | 42 50 |
| Total non- invested assets..... | \$ | 1,145 75 |
| Gross assets..... | \$ | 15,431 40 |

LIABILITIES.

| | | |
|-------------------------------|----|-----------|
| Advance assessments..... | \$ | 425 50 |
| Total actual liabilities..... | \$ | 425 50 |
| Balance net assets..... | | 15,005 90 |

CONTINGENT MORTUARY ASSETS.

| | | |
|--|----|----------|
| Indemnity Assessments called for and not yet due | \$ | 5,378 61 |
| Deduct estimated cost of collection..... | | 268 93 |
| Net amount due from members..... | \$ | 5,109 68 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|--------|
| Losses reported (98)..... | \$ | 980 00 |
| Total contingent mortuary liabilities..... | \$ | 980 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|--------|-----------------|
| Certificates in force December 31, 1894..... | 5,258 | \$ 525,800 00 |
| Certificates issued during the year 1895..... | 7,053 | 705,300 00 |
| Total | 12,311 | \$ 1,231,100 00 |
| Certificates ceased to be in force during the year 1895..... | 6,633 | 663,300 00 |
| Certificates in force December 31, 1895 | 5,678 | \$ 567,800 00 |
| Losses incurred during the year 1895..... | 1,511 | |
| Losses paid during the year 1895..... | 1,511 | 25,159 98 |
| Certificates terminated by death during the year 1895..... | 16 | 1,600 00 |
| Certificates terminated by lapse and surrender during the year 1895. | 6,617 | 661,700 00 |

NORTHWESTERN MASONIC AID ASSOCIATION.

Principal Office.....Home Insurance Building, Chicago, Ill.

(Incorporated in 1874.)

DANIEL J. AVERY, President. CHAS. A. CAPWELL, Secretary.

INCOME IN 1895.

| | |
|---|-----------------|
| Assessments..... | \$ 2,194,511 14 |
| Interest..... | 18,760 66 |
| Cash received from all other sources..... | 336,848 81 |
| Total income..... | \$ 2,550,120 61 |
| Total expenditures..... | 2,442,518 76 |
| Excess of income over expenditures..... | \$ 107,601 85 |

EXPENDITURES IN 1895.

| | |
|---|-----------------|
| Losses and claims..... | \$ 1,945,000 00 |
| Commissions and fees allowed to agents..... | 195,624 28 |
| Commissions paid for collecting assessments..... | 14,887 23 |
| Salaries of officers..... | 45,282 50 |
| Salaries of managers and agents..... | 29,698 13 |
| Salaries of employees..... | 84,315 81 |
| Medical examiners' fees..... | 30,584 37 |
| Rent, \$17,905.84; advertising and printing, \$11,866.09..... | 29,771 93 |
| Filing state reports and taxes..... | 5,355 12 |
| All other items..... | 61,999 39 |
| Total expenditures..... | \$ 2,442,518 76 |

NET OR INVESTED ASSETS.

| | |
|---|---------------|
| Loans on real estate..... | \$ 79,900 00 |
| Cost value of bonds and stocks owned..... | 395,661 79 |
| Agents ledger balances..... | 65,487 63 |
| Cash in office..... | 100 00 |
| Cash deposits in hands of treasurer..... | 328,872 52 |
| Total..... | \$ 870,021 94 |
| Deduct depreciation of assets..... | 844 29 |
| Total net or invested assets..... | \$ 869,177 65 |

NON-INVESTED ASSETS.

| | |
|--------------------------------|---------------|
| Interest..... | \$ 3,271 39 |
| Total non-invested assets..... | \$ 3,271 39 |
| Gross assets..... | \$ 872,449 04 |

LIABILITIES.

| | |
|--|--------------|
| Advance assessments..... | \$ 18,418 44 |
| All other (not including contingent mortuary)..... | 36,883 69 |
| Total actual liabilities..... | \$ 55,302 13 |
| Balance net assets..... | 817,146 91 |

CONTINGENT MORTUARY ASSETS.

| | |
|----------------------------------|---------------|
| Assessments due and unpaid..... | \$ 45,000 00 |
| Assessments not yet called..... | 462,000 00 |
| Net amount due from members..... | \$ 507,000 00 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|---------------|
| Losses reported (68)..... | \$ 204,000 00 |
| Losses resisted (10)..... | 28,000 00 |
| Losses adjusted not yet due (69)..... | 214,000 00 |
| Losses in process of adjustment (4)..... | 16,000 00 |
| Total contingent mortuary liabilities..... | \$ 462,000 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894..... | 48,081 | \$141,154,500 00 |
| Certificates issued during the year 1895..... | 7,580 | 15,169,000 00 |
| Total..... | 55,661 | \$156,323,500 00 |
| Certificates ceased to be in force during the year 1895..... | 10,665 | 26,889,000 00 |
| Certificates in force December 31, 1895..... | 44,996 | \$129,434,500 00 |
| Losses unpaid December 31, 1894..... | 129 | 436,200 00 |
| Losses incurred during the year 1895..... | 627 | 1,993,000 00 |
| Losses paid during the year 1895..... | 597 | 1,945,000 00 |
| Certificates terminated by death during the year 1895..... | 627 | 1,993,000 00 |
| Certificates not taken during the year 1895..... | 746 | 1,436,000 00 |
| Certificates terminated by lapse during the year 1895..... | 9,292 | 23,469,000 00 |
| Settled by compromise..... | 3 | 8,200 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-------|-----------------|
| Certificates in force December 31, 1894..... | 810 | \$ 2,236,000 00 |
| Certificates issued during the year 1895..... | 220 | 344,000 00 |
| Total..... | 1,030 | \$ 2,580,000 00 |
| Certificates ceased to be in force during the year 1895..... | 321 | 632,000 00 |
| Certificates in force December 31, 1895..... | 709 | \$ 1,948,000 00 |
| Losses incurred during the year 1895..... | 10 | 31,000 00 |
| Losses paid during the year 1895..... | 5 | 18,000 00 |
| Certificates terminated by death during the year 1895..... | 10 | 31,000 00 |
| Certificates not taken during the year 1895..... | 20 | 34,000 00 |
| Certificates terminated by lapse during the year 1895..... | 291 | 567,000 00 |
| Premiums received..... | | 38,835 83 |
| Expense..... | | 4,891 32 |
| Tax..... | | 776 72 |

ODD FELLOWS ANNUITY ASSOCIATION.

Principal Office..... Des Moines, Iowa

(Incorporated in 1890.)

WM. MUSSON, President.

C. H. BAKER, Secretary.

INCOME IN 1895.

| | |
|---------------------------------------|--------------|
| Membership fees..... | \$ 15,074 63 |
| Assessments..... | 50,763 63 |
| Interest..... | 1,141 75 |
| Advances to agents repaid..... | 106 37 |
| Cash received from other sources..... | 948 37 |
| Total income..... | \$ 68,034 12 |
| Total expenditures..... | 71,523 47 |

EXPENDITURES IN 1895.

| | | |
|---|----|-----------|
| Losses and claims..... | \$ | 31,600 00 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | | 1,158 00 |
| Commissions and fees allowed to agents..... | | 20,152 27 |
| Commissions paid for collecting assessments..... | | 2,315 07 |
| Salaries of officers..... | | 8,000 00 |
| Salaries of employees..... | | 1,169 25 |
| Medical examiners' fees..... | | 2,169 00 |
| Rent, \$450.00; advertising and printing, \$1,127.17..... | | 1,577 17 |
| All other items..... | | 3,364 71 |
| Total expenditures..... | \$ | 71 523 47 |

NET OR INVESTED ASSETS.

| | | |
|--|----|-----------|
| Loans on real estate..... | \$ | 20,150 00 |
| Cash deposits in banks on emergency or reserve fund account..... | | 976 86 |
| Cost value of real estate..... | | 2,000 00 |
| Total net or invested assets..... | \$ | 23,126 86 |

NON-INVESTED ASSETS.

| | | |
|--------------------------------|----|-----------|
| Interest..... | \$ | 426 50 |
| Total non-invested assets..... | \$ | 426 50 |
| Gross assets..... | \$ | 23,553 36 |

LIABILITIES.

| | | |
|-------------------------------|----|-----------|
| Borrowed money..... | \$ | 546 86 |
| Total actual liabilities..... | \$ | 546 86 |
| Balance net assets..... | | 23,006 50 |

CONTINGENT MORTUARY ASSETS.

| | | |
|--|----|----------|
| Assessments called and not yet due..... | \$ | 2,592 85 |
| Deduct estimated cost of collection..... | | 150 00 |
| Net amount due from members..... | \$ | 2,442 85 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|-----------|
| Losses reported (3)..... | \$ | 4,600 00 |
| Losses adjusted, not yet due..... | | 35,850 00 |
| Total contingent mortuary liabilities..... | \$ | 40,450 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|-------|-----------------|
| Certificates in force December 31, 1894..... | 3,433 | \$ 5,225,100 00 |
| Certificates issued during the year 1895..... | 1,377 | 1,841,200 00 |
| Total..... | 4,810 | \$ 7,066,300 00 |
| Certificates ceased to be in force during the year 1895..... | 798 | 1,041,500 00 |
| Certificates in force December 31, 1895..... | 4,012 | \$ 6,024,800 00 |
| Losses unpaid December 31, 1894..... | 38 | 38,050 00 |
| Losses incurred during the year 1895..... | 21 | 32,400 00 |
| Losses paid during the year 1895..... | 59 | 31,600 00 |
| Certificates terminated by death during the year 1895..... | 21 | 32,400 00 |
| Certificates terminated by lapse during the year 1895..... | 777 | 1,009,100 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates issued during the year 1895..... | 179 | \$ 280,000 00 |
| Total..... | 179 | \$ 280,000 00 |
| Certificates ceased to be in force during the year 1895..... | 25 | 42,500 00 |
| Certificates in force December 31, 1895..... | 154 | \$ 247,200 00 |
| Certificates terminated by lapse during the year 1895..... | 25 | 42,500 00 |
| Premiums received..... | | 2,872 65 |
| Expense..... | | 2,693 40 |
| Tax..... | | 57 45 |

ODD FELLOWS MUTUAL AID AND ACCIDENT ASSOCIATION.

Principal Office.....Piqua, Ohio.

(Incorporated in 1882.)

J. R. GEORGE, President.

J. L. McKINNEY, Secretary.

INCOME IN 1895.

| | | | |
|---|----|---------|----|
| Membership fees..... | \$ | 6,055 | 20 |
| Annual dues..... | | 30,950 | 90 |
| Assessments..... | | 205,149 | 83 |
| Interest..... | | 1,344 | 70 |
| Total income..... | \$ | 243,500 | 63 |
| Total expenditures..... | | 235,071 | 45 |
| Excess of income over expenditures..... | \$ | 8,429 | 18 |

EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Losses and claims..... | \$ | 193,255 | 00 |
| Commissions and fees allowed to agents..... | | 1,008 | 38 |
| Commissions paid for collecting assessments..... | | 4,803 | 08 |
| Salaries of officers..... | | 4,800 | 00 |
| Salaries of managers and agents..... | | 14,894 | 66 |
| Salaries of employes..... | | 3,747 | 94 |
| Medical examiners' fees..... | | 200 | 00 |
| Rent, \$360 00; taxes, \$355.80; advertising and printing, \$2,078 90..... | | 2,794 | 70 |
| All other items..... | | 9,567 | 69 |
| Total expenditures..... | \$ | 235,071 | 45 |

NET OR INVESTED ASSETS.

| | | | |
|---|----|--------|----|
| Cost value of bonds and stocks owned..... | \$ | 19,748 | 17 |
| Cash deposits in banks on emergency and reserve fund account..... | | 10,092 | 00 |
| All other..... | | 7,759 | 50 |
| Total net or invested assets..... | \$ | 37,599 | 67 |

NON-INVESTED ASSETS.

| | | | |
|--------------------------------|----|--------|----|
| Interest..... | \$ | 50 | 00 |
| Total non-invested assets..... | \$ | 50 | 00 |
| Gross assets..... | \$ | 37,649 | 67 |

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

| | | | |
|--|----|--------|----|
| Assessments called and not yet due..... | \$ | 12,799 | 00 |
| Assessments due and unpaid..... | | 6,879 | 20 |
| Assessments reported..... | | 25,478 | 00 |
| Total..... | \$ | 45,156 | 20 |
| Deduct estimated cost of collection..... | | 3,620 | 00 |
| Net amount due from members..... | \$ | 41,536 | 20 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|---|----|-----------|
| Losses reported (7) | \$ | 9,000 00 |
| Losses resisted (1) | | 3,000 00 |
| Losses adjusted not yet due (9) | | 14,000 00 |
| Losses in process of adjustment (7) | | 11,000 00 |
| Total contingent mortuary liabilities | \$ | 37,000 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|--------|------------------|
| Certificates in force December 31, 1894 | 12,674 | \$ 19,213,000 00 |
| Restored to membership during the year 1895 | 301 | 390,500 00 |
| Certificates issued during the year 1895 | 2,025 | 2,670,500 00 |
| Total | 15,000 | \$ 22,274,000 00 |
| Certificates ceased to be in force during the year 1895 | 2,380 | 3,519,000 00 |
| Certificates in force December 31, 1895 | 12,620 | \$ 18,755,000 00 |
| Losses unpaid December 31, 1894 | 25 | 43,000 00 |
| Losses incurred during the year 1895 | 101 | 157,000 00 |
| Losses paid during the year 1895 | 102 | 163,000 00 |
| Certificates terminated by death during the year 1895 | 101 | 157,000 00 |
| Certificates terminated by lapse during the year 1895 | 2,279 | 3,362,000 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|---|-----|---------------|
| Certificates in force December 31, 1894 | 132 | \$ 255,000 00 |
| Restored to membership during the year 1895 | 6 | 8,000 00 |
| Certificates issued during the year 1895 | 144 | 199,500 00 |
| Total | 282 | \$ 462,500 00 |
| Certificates ceased to be in force during the year 1895 | 66 | 102,000 00 |
| Certificates in force December 31, 1895 | 216 | \$ 360,500 00 |
| Losses incurred during the year 1895 | 1 | 2,000 00 |
| Losses paid during the year 1895 | 1 | 2,000 00 |
| Certificates terminated by death during the year 1895 | 1 | 2,000 00 |
| Certificates terminated by lapse during the year 1895 | 65 | 100,000 00 |
| Premiums received | | 3,533 22 |
| Tax | | 70 66 |

RAILWAY OFFICIALS AND EMPLOYES ACCIDENT
ASSOCIATION.

Principal Office.....25 Ingalls Block, Indianapolis, Ind.

(Incorporated in 1889.)

CHALMERS BROWN, President.

WM. K. BELLIS, Secretary.

INCOME IN 1895.

| | | |
|--|----|------------|
| Assessments | \$ | 232,091 35 |
| Interest | | 343 92 |
| Total income | \$ | 232,435 27 |
| Total expenditures | | 231,678 86 |
| Excess of income over expenditures | \$ | 756 41 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Losses and claims..... | \$ 112,616 66 |
| Commissions and fees allowed to agents..... | 58,471 27 |
| Commissions paid for collecting assessments..... | 8,964 50 |
| Salaries of officers..... | 6,798 40 |
| Salaries of managers and agents..... | 1,232 00 |
| Salaries of employes..... | 12,363 76 |
| Medical examiners' fees..... | 1,694 60 |
| Rent, \$2,110.02; taxes, \$2,243.11; advertising and printing, \$4,860.26..... | 9,213 39 |
| All other items..... | 20,324 28 |
| Total expenditures..... | \$ 231,678 86 |

NET OR INVESTED ASSETS.

| | |
|--|--------------|
| Agents' ledger balances..... | \$ 3,972 11 |
| Cash deposits in banks on emergency or reserve fund account..... | 12,000 00 |
| Cash in office..... | 11,648 87 |
| All other deposits..... | 7,270 69 |
| Total net or invested assets..... | \$ 34,891 67 |

NON-INVESTED ASSETS.

| | |
|---|---------------|
| Accepted cash orders and furniture..... | \$ 169,014 38 |
| Total non-invested assets..... | \$ 169,014 38 |
| Gross assets..... | \$ 203,906 05 |

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

None.

CONTINGENT INDEMNITY LIABILITIES.

| | |
|---|--------------|
| Losses adjusted not yet due (2)..... | \$ 6,000 00 |
| Losses resisted (2)..... | 4,000 00 |
| Total contingent indemnity liabilities..... | \$ 10,000 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894..... | 14,022 | \$ 24,590,340 00 |
| Certificates issued during the year 1895..... | 11,909 | 23,310,675 00 |
| Total..... | 25,931 | \$ 47,901,015 00 |
| Certificates ceased to be in force during the year 1895..... | 14,448 | 25,522,765 00 |
| Certificates in force December 31, 1895..... | 11,483 | \$ 22,378,250 00 |
| Losses unpaid December 31, 1894..... | 5 | 8,300 00 |
| Losses incurred during the year 1895..... | 2,031 | 115,316 66 |
| Losses paid during the year 1895..... | 2,031 | 112,616 66 |
| Certificates terminated by death during the year 1895..... | 31 | 54,100 00 |
| Certificates terminated by lapse during the year 1895..... | 14,467 | 25,463,665 0 0 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-------|-----------------|
| Certificates in force December 31, 1894..... | 495 | \$ 962,600 00 |
| Certificates issued during the year 1895..... | 542 | 1,048,900 00 |
| Total..... | 1,037 | \$ 2,011,500 00 |
| Certificates ceased to be in force during the year 1895..... | 549 | 1,067,400 00 |
| Certificates in force December 31, 1895..... | 488 | \$ 944,200 00 |
| Losses incurred during the year 1894..... | 66 | 8,542 59 |
| Losses paid during the year 1895..... | 65 | 3,542 39 |
| Certificates terminated by death during the year 1895..... | 1 | 5,000 00 |
| Certificates terminated by lapse during the year 1895..... | 548 | 1,062,400 00 |
| Premiums received..... | | 12,572 28 |
| Expense..... | | 4,098 11 |
| Tax..... | | 251 44 |

SECURITY MUTUAL LIFE ASS'N.

Principal Office.....Binghamton, N. Y.

(Incorporated in 1883.)

HENRY J. REINMUND, President. CHARLES M. TURNER, Secretary.

INCOME IN 1895.

| | |
|---|---------------|
| Assessments | \$ 350,083 27 |
| Medical examiners' fees..... | 1,961 00 |
| Interest and rent..... | 9,935 66 |
| Advances to agents repaid..... | 39,165 40 |
| Total income..... | \$ 401,148 33 |
| Total expenditures..... | 308,721 22 |
| Excess of income over expenditures..... | \$ 92,427 11 |

EXPENDITURES IN 1895.

| | |
|---|---------------|
| Losses and claims..... | \$ 75,290 58 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | 6,326 65 |
| Commissions and fees allowed to agents..... | 125,117 92 |
| Commissions paid for collecting assessments..... | 6,390 14 |
| Salaries of officers..... | 8,632 50 |
| Salaries of managers and agents..... | 3,865 80 |
| Salaries of employes..... | 7,333 34 |
| Medical examiners' fees..... | 11,598 00 |
| Rent, \$4,927.99; taxes, \$1,908.73; advertising and printing, \$5,972.75..... | 12,809 47 |
| Advance to agents..... | 41,624 04 |
| All other items..... | 9,372 78 |
| Total expenditures..... | \$ 308,721 22 |

NET OR INVESTED ASSETS.

| | |
|---|---------------|
| Cost value of real estate..... | \$ 8,566 45 |
| Loans on mortgages on real estate..... | 193,800 00 |
| Cash in office and in bank..... | 81,817 25 |
| Loans secured by by pledge of bonds and stocks..... | 600 00 |
| Bonds and stocks owned..... | 6,000 00 |
| Agents ledger balances..... | 50,122 17 |
| All other..... | 25,646 31 |
| Total net or invested assets..... | \$ 366,552 18 |

NON-INVESTED ASSETS.

| | |
|--|---------------|
| Market value of bonds and stocks over par..... | \$ 25 85 |
| Interest and rent..... | 2,788 87 |
| Total non-invested assets..... | \$ 2,814 72 |
| Gross assets..... | \$ 369,366 90 |

LIABILITIES.

| | |
|--|-------------|
| Salaries and rents..... | \$ 3,523 15 |
| All other (not including contingent mortuary)..... | 6,007 40 |
| Total actual liabilities..... | \$ 9,530 55 |
| Balance net assets..... | 359,836 35 |

CONTINGENT MORTUARY ASSETS.

| | |
|--|--------------|
| Assessments called and not yet due..... | \$ 84,886 00 |
| Deduct estimated cost of collection..... | 2,971 00 |
| Net amount due from members..... | \$ 81,915 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|-----------|
| Losses resisted (2)..... | \$ | 7,000 00 |
| Losses in process of adjustment..... | | 6,000 00 |
| Losses adjusted not yet due..... | | 17,911 70 |
| Total contingent mortuary liabilities..... | \$ | 30,911 70 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894..... | 6,134 | \$ 13,756,200 00 |
| Certificates issued and renewed during the year 1895..... | 4,034 | 10,931,500 00 |
| Total..... | 10,168 | \$ 24,687,700 00 |
| Certificates ceased to be in force during the year 1895..... | 1,759 | 4,550,350 00 |
| Certificates in force December 31, 1895..... | 8,409 | \$ 20,137,350 00 |
| Losses unpaid December 31, 1894..... | 4 | 28,462 50 |
| Losses incurred during the year 1895..... | 38 | 79,350 00 |
| Losses paid during the year 1895..... | 37 | 75,290 58 |
| Certificates terminated by death during the year 1895..... | 38 | 79,550 00 |
| Certificates terminated by lapse during the year 1895..... | 1,298 | 3,253,000 00 |
| Not taken..... | 423 | 1,218,000 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894..... | 31 | \$ 181,000 00 |
| Certificates issued during the year 1895..... | 27 | 142,500 00 |
| Total..... | 58 | \$ 323,500 00 |
| Certificates ceased to be in force during the year 1895..... | 15 | 125,000 00 |
| Certificates in force December 31, 1895..... | 43 | \$ 198,500 00 |
| Certificates not taken during the year 1895..... | 4 | 33,000 00 |
| Certificates terminated by lapse during the year 1895..... | 11 | 92,000 00 |
| Premiums received..... | | 2,132 70 |
| Expense..... | | 714 46 |
| Tax..... | | 42 65 |

SOUTHWESTERN MUTUAL LIFE ASSOCIATION.

Principal Office.....Marshalltown, Iowa

(Incorporated in 1882.)

H. S. HALBERT, President.

H. E. KINNEY, Secretary.

INCOME IN 1895.

| | | |
|---|----|------------|
| Membership fees..... | \$ | 41,227 64 |
| Assessments..... | | 109,864 01 |
| Interest..... | | 2,914 12 |
| Advances to agents repaid..... | | 866 69 |
| Cash received from all other sources..... | | 2,346 03 |
| Total income..... | \$ | 157,218 49 |
| Total expenditures..... | | 141,233 98 |
| Excess of income over expenditures..... | \$ | 15,984 51 |

EXPENDITURES IN 1895.

| | | |
|---|----|-----------|
| Losses and claims..... | \$ | 55,000 00 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | | 3,797 30 |
| Commissions and fees allowed to agents..... | | 48,615 35 |

| | |
|--|----------|
| Commissions paid for collecting assessments..... | 3,231 43 |
| Salaries of officers..... | 6,497 83 |
| Salaries of managers and agents..... | 7,083 14 |
| Salaries of employes..... | 3,852 62 |
| Medical examiners' fees..... | 3,631 75 |
| Rent, \$266.66; taxes, \$448.40; advertising and printing, \$3,443.81..... | 4,158 87 |
| Advance to agents..... | 1,923 04 |
| All other items..... | 3,442 65 |

| | |
|-------------------------|---------------|
| Total expenditures..... | \$ 141,233 98 |
|-------------------------|---------------|

NET OR INVESTED ASSETS.

| | |
|--|--------------|
| Loans on real estate..... | \$ 52,575 00 |
| Agents' ledger balances..... | 1,923 04 |
| Cash deposits in banks on emergency or reserve fund account..... | 766 66 |
| Cash in office..... | 4,643 35 |
| All other deposits..... | 7,159 98 |

| | |
|------------------------------------|--------------|
| Total | \$ 67,068 03 |
| Deduct depreciation of assets..... | 1,923 04 |

| | |
|-----------------------------------|--------------|
| Total net or invested assets..... | \$ 65,144 99 |
|-----------------------------------|--------------|

NON-INVESTED ASSETS.

| | |
|--------------------------------|--------------|
| Interest..... | \$ 819 31 |
| Total non-invested assets..... | \$ 819 31 |
| Gross assets..... | \$ 65,964 30 |

LIABILITIES.

| | |
|-------------------------------|-------------|
| Special deposit fund..... | \$ 6,263 92 |
| Total actual liabilities..... | \$ 6,263 92 |
| Balance net assets..... | 59,700 48 |

CONTINGENT MORTUARY ASSETS.

| | |
|---|--------------|
| Assessments called and not yet due..... | \$ 5,000 00 |
| Assessments due and unpaid..... | 9,000 00 |
| Net amount due from members..... | \$ 14,000 00 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|--------------|
| Losses reported (3)..... | \$ 4,000 00 |
| Losses in process of adjustment..... | 9,000 00 |
| Total contingent mortuary liabilities..... | \$ 13,000 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894..... | 5,820 | \$ 8,697,500 00 |
| Certificates issued during the year 1895..... | 4,401 | 6,794,500 00 |
| Total | 10,221 | \$ 15,492,000 00 |
| Certificates ceased to be in force during the year 1895..... | 1,958 | 3,063,000 00 |
| Certificates in force December 31, 1895..... | 8,263 | \$ 12,429,000 00 |
| Losses unpaid December 31, 1894..... | 3 | 7,000 00 |
| Losses incurred during the year 1895..... | 40 | 61,000 00 |
| Losses paid during the year 1895..... | 37 | 55,000 00 |
| Certificates terminated by death during the year 1895..... | 40 | 61,000 00 |
| Certificates terminated by lapse during the year 1895..... | 1,918 | 3,002,000 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|--------------|
| Certificates in force December 31, 1894..... | 2 | \$ 2,000 00 |
| Certificates issued during the year 1895..... | 37 | 57,500 00 |
| Total | 39 | \$ 59,500 00 |
| Certificates ceased to be in force during the year 1895..... | 13 | 16,500 00 |
| Certificates in force December 31, 1895..... | 26 | \$ 43,000 00 |
| Losses incurred during the year 1895..... | 1 | 2,000 00 |
| Losses paid during the year 1895..... | 1 | 3,000 00 |
| Certificates terminated by death during the year 1895..... | 1 | 2,000 00 |
| Certificates terminated by lapse during the year 1895..... | 12 | 14,500 00 |
| Premiums received..... | | 425 00 |
| Expense..... | | 516 17 |
| Tax..... | | 8 50 |

SUPREME CONCLAVE IMPROVED ORDER OF HEPTASOPHS.

Principal Office..... Baltimore, Maryland.

(Incorporated in 1878.)

M. G. COHEN,
Supreme Archon.

SAM'L. H. TATTERSALL,
Supreme Secretary.

INCOME IN 1895.

| | |
|---|----------------------|
| Membership fees..... | \$ 43,152 00 |
| Annual dues..... | 9,727 69 |
| Assessments..... | 355,871 92 |
| Medical examiners' fees..... | 10,795 50 |
| Interest..... | 1,196 64 |
| Cash received from all other sources..... | 851 50 |
| Total income..... | \$ 451,625 25 |
| Total expenditures..... | 454,136 58 |

EXPENDITURES IN 1895.

| | |
|---|----------------------|
| Losses and claims..... | \$ 359,060 00 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | 35,985 00 |
| Commissions and fees allowed to agents..... | 7,838 67 |
| Commissions paid for collecting assessments..... | 3,378 60 |
| Salaries of officers..... | 8,330 10 |
| Salaries of employes..... | 1,587 50 |
| Salaries of managers and agents..... | 7,468 95 |
| Medical examiners' fees..... | 10,795 50 |
| Rent, \$652.56; telephone, \$78.00; advertising and printing, \$3,633.11..... | 4,363 67 |
| All other items..... | 15,388 59 |
| Total expenditures..... | \$ 454,136 58 |

NET OR INVESTED ASSETS.

| | |
|--|---------------------|
| Ledger balances..... | \$ 109 60 |
| Deposits in banks..... | 33,379 24 |
| Total..... | 33,488 84 |
| Deduct amount of agents' balances uncollected..... | 109 60 |
| Total net or invested assets..... | \$ 33,379 24 |

LIABILITIES.

| | |
|---|---------------------|
| Losses not adjusted, or due and unpaid..... | \$ 11,000 00 |
| Total actual liabilities..... | \$ 11,000 00 |
| Balance net assets..... | 27,379 24 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894..... | 19,563 | \$ 36,799,000 00 |
| Certificates issued during the year 1895..... | 7,197 | 12,721,000 00 |
| Total..... | 26,760 | \$ 49,520,000 00 |
| Certificates ceased to be in force during the year 1895..... | 1,435 | 2,499,000 00 |
| Certificates in force December 31, 1895..... | 25,325 | \$ 47,021,000 00 |
| Losses unpaid December 31, 1894..... | 7 | 12,000 00 |
| Losses incurred during the year 1895..... | 185 | 358,000 00 |
| Losses paid during the year 1895..... | 188 | 359,000 00 |
| Certificates terminated by death during the year 1895..... | 185 | 358,000 00 |
| Certificates terminated by lapse and surrender during the year 1895..... | 1,250 | 2,141,000 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894..... | 51 | \$ 127,000 00 |
| Certificates issued during the year 1895..... | 20 | 52,000 00 |
| Total..... | 71 | \$ 179,000 00 |
| Certificates ceased to be in force during the year 1895..... | 4 | 15,000 00 |
| Certificates in force December 31, 1895..... | 67 | \$ 161,000 00 |
| Certificates terminated by lapse during the year 1895..... | 4 | 15,000 00 |
| Premiums received..... | | 1,535 35 |
| Tax..... | | 30 70 |

SUPREME COURT INDEPENDENT ORDER OF FORESTERS.

Principal Office.....Toronto, Canada

(Incorporated in 1881.)

ORONHYATEKA, M. D., Pres.

JNO. A. MCGILLIVRAY, Secy.

INCOME IN 1895.

| | |
|---|-----------------|
| Membership fees..... | \$ 29,074 00 |
| Annual dues..... | 18,852 50 |
| Assessments .. | 997 968 23 |
| Interest | 40,314 91 |
| Cash received from all other sources..... | 22,140 15 |
| Total income..... | \$ 1,108,849 79 |
| Total expenditures..... | 788,870 85 |
| Excess of income over expenditures..... | \$ 324,478 94 |

EXPENDITURES IN 1895.

| | |
|---|---------------|
| Losses and claims..... | \$ 590,330 66 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | 126 43 |
| Salaries of officers..... | 15,171 77 |
| Salaries of managers and agents..... | 42,404 35 |
| Salaries of employes..... | 11,443 22 |
| Medical examiners' fees..... | 5,020 21 |
| Rent, \$1,600.00; advertising and printing, \$5,628.86..... | 7,228 86 |
| All other items..... | 112,145 35 |
| Total expenditures..... | \$ 788,870 85 |

NET OR INVESTED ASSETS.

| | |
|--|-----------------|
| Loans on real estate..... | \$ 1,130,045 90 |
| Cost value of bonds and stocks owned..... | 149,487 45 |
| Cash deposits in banks on emergency or reserve fund account..... | 131,615 14 |
| All other deposits..... | 41,466 99 |
| Total or net invested assets..... | \$ 1,452,615 48 |

NON-INVESTED ASSETS.

| | |
|--------------------------------|-----------------|
| Interest..... | \$ 28,963 96 |
| Total non-invested assets..... | \$ 28,963 96 |
| Gross assets..... | \$ 1,481,579 44 |

LIABILITIES.

| | |
|-------------------------------------|--------------|
| Losses adjusted due and unpaid..... | \$ 19,975 00 |
| Total actual liabilities..... | \$ 19,975 00 |
| Balance net assets..... | 1,461,604 44 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|-------------------|
| Certificates in force December 31, 1894..... | 70,055 | \$ 86,506,500 00 |
| Certificates issued during the year 1895..... | 23,938 | 29,074,000 00 |
| Total..... | 93,993 | \$ 115,580,500 00 |
| Certificates ceased to be in force during the year 1895..... | 7,472 | 7,553,000 00 |
| Certificates in force December 31, 1895..... | 86,521 | \$ 108,027,500 00 |
| Losses unpaid December 31, 1894..... | 21 | 19,808 34 |
| Losses incurred during 1895..... | 456 | 589,500 00 |
| Losses paid during the year 1895..... | | 590,330 66 |
| Certificates terminated by death during the year 1895..... | 456 | 589,500 00 |
| Certificates terminated by lapse during the year 1895..... | 7,016 | 6,693,500 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates issued during the year 1895..... | 132 | \$ 238,500 00 |
| Certificates ceased to be in force during the year 1895..... | 54 | 72,000 00 |
| Total..... | 186 | \$ 310,500 00 |
| Certificates ceased to be in force during the year 1895..... | 38 | 53,500 00 |
| Certificates in force December 31, 1895..... | 148 | \$ 257,000 00 |
| Losses incurred during the year 1895..... | 2 | 3,000 00 |
| Losses paid during the year 1895..... | 1 | 1,000 00 |
| Certificates terminated by death during the year 1895..... | 2 | 3,000 00 |
| Certificates terminated by lapse during the year 1895..... | 36 | 50,500 00 |
| Premiums received..... | | 1,314 19 |
| Tax..... | | 26 28 |

SUPREME COUNCIL OF THE ORDER OF CHOSEN FRIENDS.

Principal Office.....Indianapolis, Ind.

(Incorporated in 1879.)

H. H. MORSE, President.

T. B. LINN, Secretary.

INCOME IN 1895.

| | |
|---|------------------------|
| Membership fees..... | \$ 5,964 75 |
| Annual dues..... | 553 20 |
| Assessments..... | 1,036,221 73 |
| Interest..... | 288 89 |
| Cash received from all other sources..... | 4,805 21 |
| Total income..... | \$ 1,047,833 78 |

EXPENDITURES IN 1895.

| | |
|---|------------------------|
| Losses and claims..... | \$ 965,100 00 |
| Salaries of officers..... | 8,700 00 |
| Salaries of employes..... | 10,614 90 |
| Rent, \$2,891.67; advertising and printing, \$5,850.50..... | 8,712 17 |
| All other items..... | 57,014 41 |
| Total expenditures..... | \$ 1,050,141 48 |

NET OR INVESTED ASSETS.

| | |
|--|---------------------|
| Cost value of bonds and stocks owned..... | \$ 7,300 00 |
| Ledger balances and supplies..... | 6,633 83 |
| Cash deposits in banks on relief fund account..... | 13,890 14 |
| All other deposits..... | 2,844 15 |
| Total..... | 30,668 12 |
| Deduct depreciation of assets..... | 2,314 39 |
| Total net or invested assets..... | \$ 28,353 73 |

NON-INVESTED ASSETS.

| | |
|---------------------------------------|---------------------|
| Interest..... | \$ 134 00 |
| Total non-invested assets..... | \$ 134 00 |
| Gross assets..... | \$ 28,487 73 |

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS.

| | |
|---|----------------------|
| Assessments called and not yet due..... | \$ 52,000 00 |
| Assessments not yet called..... | 138,143 00 |
| Assessments due and unpaid..... | 6,552 90 |
| Net amount due from members..... | \$ 196,695 90 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|---|----------------------|
| Losses reported (80)..... | \$ 56,881 00 |
| Losses adjusted, not yet due (20)..... | 46,650 00 |
| Losses in process of adjustment (46)..... | 81,262 00 |
| Total contingent mortuary liabilities..... | \$ 184,793 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894..... | 37,779 | \$ 57,005,000 00 |
| Certificates issued during the year 1895..... | 4,580 | 4,642,000 00 |
| Total | 42,359 | \$ 61,647,000 00 |
| Certificates ceased to be in force during the year 1895..... | 12,788 | 16,143,000 00 |
| Certificates in force December 31, 1895..... | 29,571 | \$ 45,504,000 00 |
| Losses unpaid December 31, 1894..... | 99 | 179,500 00 |
| Losses incurred during the year 1895..... | 501 | 970,393 00 |
| Losses paid during the year 1895..... | 504 | 965,100 00 |
| Certificates terminated by death during the year 1895..... | 501 | 970,393 00 |
| Certificates terminated by lapse during the year 1895..... | 12,287 | 15,172,607 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|---------------|
| Certificates in force December 31, 1894..... | 201 | \$ 269,000 00 |
| Certificates issued during the year 1895..... | 41 | 33,500 00 |
| Total | 202 | \$ 302,500 00 |
| Certificates ceased to be in force during the year 1895..... | 84 | 101,500 00 |
| Certificates in force December 31, 1895..... | 158 | \$ 201,000 00 |
| Losses incurred during the year 1894..... | 2 | 1,500 00 |
| Losses paid during the year 1895..... | 4 | 3,500 00 |
| Certificates terminated by death during the year 1895..... | 2 | 1,500 00 |
| Certificates terminated by lapse during the year 1895..... | 82 | 100,000 00 |

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

Principal Office.....85 Water St., Boston, Mass.

(Incorporated in 1884.)

AUGUSTUS P. MARTIN, President.

BENJ. F. DYER, Secretary.

INCOME IN 1895.

| | |
|---|---------------|
| Membership fees..... | \$ 11,997 98 |
| Annual dues..... | 368 75 |
| Assessments..... | 165,682 29 |
| Interest | 2,222 55 |
| Total income..... | \$ 180,271 57 |
| Total expenditures..... | 178,954 95 |
| Excess of income over expenditures..... | \$ 1,316 62 |

EXPENDITURES IN 1895.

| | |
|---|---------------|
| Losses and claims..... | \$ 72,344 56 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | 1,069 09 |
| Commissions and fees allowed to agents..... | 15,275 86 |
| Commissions paid for collecting assessments..... | 30,952 31 |
| Salaries of officers | 12,384 96 |
| Salaries of managers and agents..... | 6,803 01 |
| Salaries of employes..... | 13,359 06 |
| Medical examiners' fees | 9,604 83 |
| Rent, \$2,550 00; taxes, \$1,551.26; advertising and printing, \$4,449 60..... | 8,550 86 |
| All other items..... | 8,610 91 |
| Total expenditures..... | \$ 178,954 95 |

NET OR INVESTED ASSETS.

| | | |
|--|----|-----------|
| Loans on real estate | \$ | 10,300 00 |
| Cost value of bonds and stocks owned | | 34,933 10 |
| Cash in office | | 473 01 |
| Cash deposits in banks | | 29,469 93 |
| Agents' ledger balances | | 2,945 33 |
| Total | \$ | 78,121 37 |
| Deduct agents' balance unsecured | | 2,945 33 |
| Total net or invested assets | \$ | 75,176 04 |
| Furniture and agents' balances | | 6,593 90 |

NON-INVESTED ASSETS.

| | | |
|--|----|-----------|
| Interest | \$ | 314 69 |
| Market value of bonds and stocks over cost | | 61 90 |
| Total non-invested assets | | 376 59 |
| Gross assets | \$ | 82,146 53 |

LIABILITIES.

| | | |
|---|----|-----------|
| Advance assessments | \$ | 232 34 |
| All other (not including contingent mortuary) | | 700 00 |
| Total actual liabilities | \$ | 932 24 |
| Balance net assets | | 81,214 29 |

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

| | | |
|--|----|-----------|
| Assessments called and not yet due | \$ | 5,030 00 |
| Assessments not yet called | | 35,677 67 |
| Net amount due from members | \$ | 40,707 67 |

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

| | | |
|---|----|-----------|
| Losses reported (26) | \$ | 719 49 |
| Losses resisted (10) | | 29,800 00 |
| Losses adjusted not yet due (1) | | 2,000 00 |
| Losses in process of adjustment (45) | | 5,158 18 |
| Total contingent mortuary liabilities | \$ | 37,677 67 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|--------|------------------|
| Certificates in force December 31, 1894 | 11,927 | \$ 65,444,350 00 |
| Certificates issued during the year 1895 | 5,761 | 27,119,050 00 |
| Total | 17,688 | \$ 92,563,400 00 |
| Certificates ceased to be in force during the year 1895 | 6,667 | 30,517,850 00 |
| Certificates in force December 31, 1895 | 11,021 | \$ 62,045,550 00 |
| Losses unpaid December 31, 1894 | 5 | 9,095 83 |
| Losses incurred during the year 1895 | 1,014 | 95,048 73 |
| Losses paid during the year 1895 | 1,008 | 72,344 56 |
| Certificates terminated by death during the year 1895 | 9 | 35,000 00 |
| Certificates terminated by lapse during the year 1895 | 6,658 | 30,482,850 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|---|-----|-----------------|
| Certificates in force December 31, 1894 | 44 | \$ 394,000 00 |
| Certificates issued during the year 1895 | 109 | 872,400 00 |
| Total | 153 | \$ 1,266,400 00 |
| Certificates ceased to be in force during the year 1895 | 41 | 307,400 00 |
| Certificates in force December 31, 1895 | 112 | \$ 959,000 00 |
| Losses incurred during the year 1895 | 7 | 364 92 |
| Losses paid during the year 1895 | 7 | 364 92 |
| Certificates terminated by lapse during the year 1895 | 41 | 307,400 00 |
| Premiums received | | 1,901 50 |
| Expense | | 842 55 |
| Tax | | |

UNION MUTUAL BENEFIT AND LIFE ASS'N.

Principal Office.....Denver, Colo.

(Incorporated in 1895.)

F. S. MOORE, President.

C. M. WHEELER, Secretary.

INCOME IN 1895.

| | | |
|---|----|----------|
| Membership fees..... | \$ | 1,500 00 |
| Annual dues..... | | 5,071 00 |
| Total income..... | \$ | 6,571 00 |
| Total expenditures..... | | 1,684 72 |
| Excess of income over expenditures..... | \$ | 4,886 28 |

EXPENDITURES IN 1895.

| | | |
|--|----|----------|
| Losses and claims..... | \$ | 1,234 72 |
| Commissions paid for collecting assessments..... | | 1 50 |
| Salaries of employes..... | | 376 50 |
| Rent, | | 72 00 |
| Total expenditures..... | \$ | 1,684 72 |

NET OR INVESTED ASSETS.

| | | |
|--|----|--------|
| Agents ledger balances..... | \$ | 219 25 |
| Cash deposits in banks on emergency or reserve fund account..... | | 377 71 |
| Total net or invested assets..... | \$ | 596 96 |

LIABILITIES.

| | | |
|-------------------------------|----|--------|
| Salary..... | \$ | 133 90 |
| Total actual liabilities..... | \$ | 133 90 |
| Balance net assets..... | \$ | 463 06 |

EXHIBIT OF CERTIFICATES.

| | | |
|--|-----|-----------|
| | NO. | |
| Certificates issued during the year 1895 | 300 | |
| Total | 300 | |
| Certificates ceased to be in force during the year 1895..... | 59 | |
| Certificates in force December 31, 1895..... | 241 | |
| Losses incurred during the year 1895..... | 8 | \$ 170 99 |
| Losses paid during the year 1895 | 8 | 170 99 |
| Certificates terminated by lapse during the year 1895..... | 59 | |

BUSINESS IN COLORADO IN 1895.

| | | |
|--|-----|-----------|
| | NO. | |
| Certificates issued during the year 1895..... | 300 | |
| Total..... | 300 | |
| Certificates ceased to be in force during the year 1895..... | 59 | |
| Certificates in force December 31, 1895..... | 241 | |
| Losses incurred during the year 1895 | 8 | \$ 170 99 |
| Losses paid during the year 1895 | 8 | 170 99 |
| Certificates terminated by lapse during the year 1895..... | 59 | |
| Premiums received..... | | 1,428 10 |
| Expense..... | | 997 29 |
| Tax..... | | 28 56 |

UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

Principal Office.....Council Bluffs, Iowa.

(Incorporated in 1884.)

FRED H. BROWN, President.

JNO. E. RICHARDSON, Secretary.

INCOME IN 1895.

| | | |
|---|----|------------|
| Membership fees..... | \$ | 14,524 00 |
| Annual dues..... | | 4,982 43 |
| Assessments..... | | 237,148 29 |
| Interest..... | | 5,495 86 |
| Advances to agents repaid..... | | 2,321 77 |
| Cash received from all other sources..... | | 17,224 41 |
| Total income..... | \$ | 281,696 76 |
| Total expenditures..... | | 258,736 06 |
| Excess of income over expenditures..... | \$ | 22,960 70 |

EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Losses and claims..... | \$ | 169,650 00 |
| Commissions and fees allowed to agents..... | | 20,524 00 |
| Commissions paid for collecting assessments..... | | 5,112 36 |
| Salaries of officers..... | | 16,694 94 |
| Salaries of managers and agents..... | | 13,250 00 |
| Traveling expenses..... | | 2,881 25 |
| Medical examiners' fees..... | | 1,125 00 |
| Rent, \$1,800.00; advertising \$650.95..... | | 2,450 95 |
| Advance to agents..... | | 561 12 |
| All other items..... | | 21,486 44 |
| Total expenditures..... | \$ | 258,736 06 |

NET OR INVESTED ASSETS.

| | | |
|--|----|------------|
| Loans on real estate..... | \$ | 71,006 97 |
| Agents' ledger balances..... | | 6,775 50 |
| Guarantee notes on members in good standing..... | | 95,032 00 |
| Cash deposits in banks on emergency or reserve fund account..... | | 5,526 44 |
| Cash in office..... | | 160 08 |
| All other deposits..... | | 23,985 75 |
| Total net or invested assets..... | \$ | 202,486 74 |

NON-INVESTED ASSETS.

| | | |
|--------------------------------|----|------------|
| Interest..... | \$ | 5,885 24 |
| Total non-invested assets..... | \$ | 5,885 27 |
| Gross assets..... | \$ | 208,372 01 |

LIABILITIES.

| | | |
|-------------------------------------|----|------------|
| Advance assessments..... | \$ | 600 00 |
| Losses adjusted due and unpaid..... | | 25,000 00 |
| Total actual liabilities..... | \$ | 25,600 00 |
| Balance net assets..... | | 183,372 01 |

CONTINGENT MORTUARY ASSETS.

| | | |
|---|----|------------|
| Assessments called and not yet due..... | \$ | 17,500 00 |
| Assessments not yet called..... | | 166,750 00 |
| Net amount due from members..... | \$ | 184,250 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|----|------------|
| Losses adjusted not yet due (33)..... | \$ | 123,250 00 |
| Losses resisted (11)..... | | 43,500 00 |
| Losses in process of adjustment..... | | 17,500 00 |
| Total contingent mortuary liabilities..... | \$ | 184,250 00 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|--|--------|------------------|
| Certificates in force December 31, 1894..... | 7,581 | \$ 1,700,400 00 |
| Certificates issued during the year 1895..... | 3,303 | 4,057,500 00 |
| Total..... | 10,884 | \$ 21,061,500 00 |
| Certificates ceased to be in force during the year 1895..... | 4,150 | 8,850,750 00 |
| Certificates in force December 31, 1895..... | 6,734 | \$ 12,210,750 00 |
| Losses unpaid December 31, 1894..... | 35 | 80,500 00 |
| Losses incurred during the year 1895..... | 120 | 277,250 00 |
| Losses paid during the year 1895..... | 71 | 170,000 00 |
| Certificates terminated by death during the year 1895..... | 120 | 277,250 00 |
| Certificates terminated by lapse during the year 1895..... | 4,080 | 5,573,500 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-------|-----------------|
| Certificates in force December 31, 1894..... | 741 | \$ 1,745,250 00 |
| Certificates issued during the year 1895..... | 315 | 355,750 00 |
| Total..... | 1,056 | \$ 2,101,000 00 |
| Certificates ceased to be in force during the year 1895..... | 371 | 845,500 00 |
| Certificates in force December 31, 1895..... | 685 | \$ 1,255,500 00 |
| Losses incurred during the year 1895..... | 8 | 20,000 00 |
| Losses paid during the year 1895..... | 6 | 15,000 00 |
| Certificates terminated by death during the year 1895..... | 8 | 20,000 00 |
| Premiums received..... | | 274 56 |
| Tax..... | | 5 49 |

WORLD MUTUAL BENEFIT ASSOCIATION.

Principal Office.....1126 Market St., Wheeling, W. Virginia

(Incorporated in 1892.)

GEO. A. HARPER, President. CHAS. F. THOMPSON, Secretary.

INCOME IN 1895.

| | | |
|---|----|------------|
| Assessments..... | \$ | 175,034 53 |
| Medical examiners' fees..... | | 11,849 00 |
| Interest..... | | 656 63 |
| Cash received from all other sources..... | | 26,992 65 |
| Total income..... | \$ | 214,532 81 |

EXPENDITURES IN 1895.

| | | |
|---|----|-----------|
| Losses and claims..... | \$ | 58,031 12 |
| Payments returned to rejected applicants and to members for cancelled certificates..... | | 18,717 34 |
| Commissions and fees allowed to agents..... | | 56,474 36 |
| Commissions paid for collecting assessments..... | | 16 21 |
| Salaries of officers..... | | 9,650 00 |
| Salaries of managers and agents..... | | 15,422 00 |

| | |
|--|---------------|
| Salaries of employes | 6,345 11 |
| Medical examiners' fees | 13,037 90 |
| Rent, \$3,087.93; taxes, \$85.00; advertising and printing, \$9,146.34 | 12,319 27 |
| All other items | 21,312 65 |
| Total expenditures | \$ 211,325 96 |

NET OR INVESTED ASSETS.

| | |
|--|--------------|
| Loans on real estate | \$ 2,500 00 |
| Cost value of bonds and stocks owned | 5,762 50 |
| Agents' ledger balances | 3,607 30 |
| Cash in office and hands of collectors | 13,894 00 |
| All other deposits | 1,669 57 |
| Total | \$ 27,433 37 |
| Deduct depreciation of assets | 162 50 |
| Total net or invested assets | \$ 27,270 87 |

NON-INVESTED ASSETS.

| | |
|---------------------------------|--------------|
| Interest | \$ 63 33 |
| All other assets | 5,630 00 |
| Total non-invested assets | \$ 5,693 33 |
| Gross assets | \$ 32,964 20 |

LIABILITIES.

| | |
|------------------------------------|-------------|
| Salaries, rents and expenses | \$ 7,000 00 |
| Total actual liabilities | \$ 7,000 00 |
| Balance net assets | 25,964 20 |

CONTINGENT MORTUARY ASSETS.

| | |
|--|--------------|
| Assessments called and not yet due | \$ 22,500 00 |
| Assessments due and unpaid | 900 00 |
| Net amount due from members | \$ 23,400 00 |

CONTINGENT MORTUARY LIABILITIES.

| | |
|---|--------------|
| Losses reported (5) | \$ 3,639 25 |
| Losses resisted | 6,411 43 |
| Losses in process of adjustment | 3,315 00 |
| Total contingent mortuary liabilities | \$ 13,365 68 |

EXHIBIT OF CERTIFICATES.

| | NO. | |
|---|--------|------------------|
| Certificates in force December 31, 1894 | 7,230 | \$ 16,744,500 00 |
| Certificates issued during the year 1895 | 11,849 | 12,022,500 00 |
| Total | 19,079 | \$ 28,767,100 00 |
| Certificates ceased to be in force during the year 1895 | 4,619 | 10,125,400 00 |
| Certificates in force December 31, 1895 | 14,460 | \$ 18,641,700 00 |
| Losses incurred during the year 1895 | 332 | 58,031 12 |
| Losses paid during the year 1895 | 332 | 58,031 12 |
| Certificates terminated by death during the year 1895 | 58 | 108,300 00 |
| Certificates terminated by lapse during the year 1895 | 4,561 | 10,017,100 00 |

BUSINESS IN COLORADO IN 1895.

| | NO. | |
|--|-----|--------------|
| Certificates issued during the year 1895 | 25 | \$ 30,000 00 |
| Certificates in force December 31, 1895 | 25 | 30,000 00 |
| Premiums received | | 247 50 |
| Tax | | 4 95 |

STATISTICAL TABLE.

TABLE

Showing Risks written, Premiums received, Losses paid, Losses Incurred, and Expense in the State of Colorado, for the year 1895, by Fidelity, Casualty and Accident Companies authorized to do business in the State.

| NAMES OF COMPANIES. | | Risks Written. | Premiums Received. | Losses Paid. | Losses Incurred. | Expense. |
|--|--|-------------------|-----------------------|-----------------|---------------------|--------------|
| Atuna Life Insurance Co., Connecticut..... | | \$ 1,383,040 00 | \$ 3,604 00 | \$ 11,515 35 | \$ 11,545 70 | \$ 1,214 60 |
| American Surety Co., New York..... | | 1,468,176 00 | 8,662 24 | 196 71 | 1,705 85 | 3,320 88 |
| City Trust Safe Deposit & Surety Co., Pennsylvania..... | | No business | in Colo. | | | |
| Continental Masonic Accident Association, Illinois..... | | No statement | | | | |
| Employers' Liability Assurance Corporation, England..... | | 6,070,010 00 | 27,174 11 | 25,022 85 | 22,812 85 | 6,691 97 |
| Fidelity & Casualty Co., New York..... | | 2,890,720 14 | 11,157 97 | 6,810 81 | 6,810 81 | 3,690 55 |
| Fidelity & Deposit Co., Maryland..... | | 463,000 00 | 3,183 08 | | | |
| Frankfort Accident & Plate Glass Insurance Co., Germany..... | | 169,000 00 | 812 00 | 39 05 | 112 45 | 242 00 |
| Guarantee Co. of North America, Canada..... | | 43,000 00 | 241 70 | | | 18 00 |
| Guarantors' Liability Indemnity Co., Pennsylvania..... | | 249,000 00 | 2,383 50 | 725 00 | 1,025 00 | |
| Hartford Steam Boiler Inspection & Insurance Co., Connecticut..... | | 1,007,000 00 | 9,437 55 | 34,355 46 | 33,705 46 | 4,677 83 |
| Inter-State Casualty Co., New York..... | | 1,964,470 00 | 3,386 29 | 1,384 96 | 1,384 96 | 50 57 |
| Lawyers' Surety Co., New York..... | | No business | | | | |
| Lloyd's Plate Glass Insurance Co., New York..... | | 100,103 30 | 3,084 49 | 1,037 29 | 1,107 29 | 1,196 34 |
| London Guarantee & Accident Co. (Ltd.) England..... | | | 40,404 26 | 26,986 58 | 26,986 58 | 10,291 21 |
| Masons' Fraternal Accident Association, Minnesota..... | | 329,750 00 | 522 00 | 114 84 | | 193 29 |
| Metropolitan Plate Glass Insurance Co., New York..... | | 151,145 33 | 4,824 75 | 759 67 | 759 67 | |
| National Surety Co., Missouri..... | | 263,200 00 | 1,090 15 | 468 13 | 10,290 00 | 142 32 |
| New Jersey Plate Glass Insurance Co., New Jersey..... | | 36,884 37 | 832 21 | 302 15 | 302 15 | 262 34 |
| New York Plate Glass Insurance Co., New York..... | | 88,724 17 | 2,036 40 | 612 22 | 612 22 | |
| Pacific Mutual Life Insurance Co., California..... | | 6,040,500 00 | 23,846 20 | 11,167 11 | 9,500 11 | See Lif Sum |
| Preferred Accident Insurance Co., New York..... | | 7,432,000 00 | 12,556 00 | 10,886 95 | 14,146 95 | |
| Standard Life & Accident Insurance Co., Michigan..... | | 366,700 00 | 2,984 69 | 1,281 97 | 1,281 97 | 1,000 07 |
| Travelers' Insurance Co., Connecticut..... | | 5,291,050 00 | 26,920 28 | 15,931 99 | 17,931 90 | |
| Union Casualty & Surety Co., Missouri..... | | 3,985,480 00 | 58,367 85 | 30,108 98 | 30,108 98 | |
| United States Guarantee Co., New York..... | | 398,500 00 | 1,412 02 | 252 42 | 252 42 | 315 06 |
| United States Casualty Co., New York..... | | 2,576,500 00 | 4,523 83 | 586 62 | 4,135 62 | 1,627 20 |
| Union Marine Insurance Co. (Ltd.) England..... | | No business | in Colo. | | | |
| Total..... | | \$43,053,913 31 | \$262,460 57 | \$180,847 11 | \$196,549 03 | \$ 34,934 23 |

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE FIDELITY, CAUSUALTY
AND ACCIDENT INSURANCE COMPANIES LICENSED TO TRANSACT
BUSINESS IN THIS STATE, FOR THE YEAR ENDING ON THE
LAST DAY OF FEBRUARY, 1896, SHOWING THEIR
CONDITION ON THE THIRTY-FIRST
DAY OF DECEMBER,

1895.

AETNA LIFE INSURANCE COMPANY.

ACCIDENT DEPARTMENT.

Principal Office.....Hartford, Conn.

(Organized in 1853.)

M. G. BULKELEY, President.

J. L. ENGLISH, Secretary.

CASH CAPITAL, \$1,750,000.00.

ASSETS.

| | |
|--|------------------|
| Value of real estate owned..... | \$ 492,341 36 |
| Loans secured by mortgages on real estate..... | 23,752,838 84 |
| Cost value of bonds and stocks..... | 12,528,918 77 |
| Loans secured by bonds and stocks as collateral..... | 429,673 14 |
| Cash on hand and in bank..... | 2,809,832 41 |
| Agents' debit balances..... | 28,174 57 |
| All other assets..... | 1,424,226 98 |
| Total..... | \$ 41,466,506 67 |
| Deduct agents' credit balances..... | 2,349 39 |
| Total net or ledger assets..... | \$ 41,464,157 28 |
| Outstanding interest and premiums..... | 1,442,198 47 |
| Market value of bonds and stocks over cost..... | 662,115 53 |
| Total assets..... | \$ 43,568,471 28 |
| Deduct agents' balances and loans..... | 8,433 55 |
| (Life and accident) Total admitted assets..... | \$ 43,560,037 73 |

LIABILITIES.

| | |
|---|------------------|
| Capital stock paid up (Life and Accident)..... | \$ 1,750,000 00 |
| Unpaid losses..... | 18,625 19 |
| Unearned premiums..... | 109,124 04 |
| Deduct risks re-insured..... | 1,418 25 |
| Total unearned premiums..... | 107,705 79 |
| Total liabilities, including capital (Life and Accident)..... | \$ 75,718,373 60 |
| Net surplus (Life and Accident)..... | 4,762,655 44 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 278,703 61 |
| Received from interest and dividends..... | 3,650 82 |
| Total income..... | \$ 282,354 43 |
| Excess of income over expenditures..... | 46,759 08 |

EXPENDITURES IN 1895.

| | |
|---|---------------|
| Net amount paid for losses..... | \$ 112,258 83 |
| Medical examiners' fees, &c..... | 732 91 |
| Commissions and salaries to agents..... | 96,127 84 |
| Salaries of officers and employes..... | 7,832 55 |
| Taxes, &c..... | 3,286 59 |
| All other expenditures..... | 15,356 63 |
| Total expenditures..... | \$ 235,595 35 |

MISCELLANEOUS.

| | |
|--|------------------|
| Accident risks written in 1895..... | \$ 94,421,500 00 |
| Premiums received thereon..... | 285,326 98 |
| Total risks in force December 31, 1895..... | 56,573,350 00 |
| Total premiums received from commencement to date..... | 675,402 45 |
| Total losses paid from commencement to date..... | 253,036 73 |
| Excess of premiums over losses..... | 422,365 72 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,383,000 00 |
| Premiums received..... | 3,604 00 |
| Losses paid..... | 11,515 35 |
| Losses incurred..... | 11,545 70 |
| Expense..... | 1,214 60 |
| Tax..... | 72 03 |

AMERICAN SURETY COMPANY.

Principal Office.....100 Broadway, New York, N. Y.

(Organized in 1884.)

W. L. TRENHOLM, President.

W. E. KEIFES, Secretary.

CASH CAPITAL, \$2,500,000.00.

ASSETS.

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 3,152,175 52 |
| Loans secured by mortgages on real estate..... | 15,000 00 |
| Demand and time loans..... | 72,561 26 |
| Cost value of bonds and stocks..... | 1,345,895 61 |
| Loans secured by bonds and stocks as collateral..... | 26,000 00 |
| Cash on hand and in bank..... | 84,407 44 |
| Premiums in course of collection..... | 151,902 56 |
| All other assets..... | 127,985 52 |
| Total admitted assets | \$ 4,975,927 91 |

II. LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 2,500,000 00 |
| Unpaid losses..... | 224,269 09 |
| Unearned premiums..... | 568,999 06 |
| Other liabilities..... | 114,137 02 |
| Total liabilities, including capital..... | \$ 3,407,405 17 |
| Net surplus..... | \$ 1,568,522 74 |

III. INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 1,013,342 95 |
| Received from interest and dividends..... | 57,267 60 |
| Received from rents and all other sources..... | 24,409 00 |
| Total income..... | \$ 1,095,019 55 |
| Excess of income over expenditures..... | \$ 146,482 85 |

IV. EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 261,332 37 |
| Paid dividends..... | 180,000 00 |
| Commissions and brokerage..... | 174,137 76 |
| Salaries of officers and employes..... | 177,923 70 |
| Taxes..... | 34,646 73 |
| All other expenditures..... | 117,496 14 |
| Total expenditures..... | \$ 945,536 70 |

V. MISCELLANEOUS.

| | |
|--|------------------|
| Fidelity risks written in 1895..... | \$106,504,133 34 |
| Premiums received thereon..... | 708,659 44 |
| Surety risks written in 1895..... | 99,873 047 26 |
| Premiums received thereon..... | 608,801 52 |
| Total risks in force December 31, 1895..... | \$186,038,482 33 |
| Total premiums received from commencement to date..... | \$ 5,515,177 58 |
| Total losses paid from commencement to date..... | 1,839,893 53 |
| Excess of premiums over losses..... | \$ 3,675,284 05 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,468,176 00 |
| Premiums received..... | 8,662 24 |
| Losses paid..... | 196 71 |
| Losses incurred..... | 1,705 85 |
| Expense..... | 3,320 88 |
| Tax..... | 173 24 |

THE CITY TRUST SAFE DEPOSIT AND SURETY COMPANY OF PHILADELPHIA.

Principal Office.....927 Chestnut St., Philadelphia, Pa.

(Organized in 1886.)

CHAS. M. SWAIN, President.

JAS. F. LYND, Secretary.

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 342,124 82 |
| Loans secured by mortgages on real estate..... | 97,000 00 |
| Cost value of bonds and stocks..... | 243,244 50 |
| Loans secured by bonds and stocks as collateral..... | 1,212,296 36 |
| Cash on hand and in bank..... | 252,906 98 |
| Premiums in course of collection..... | 13,132 34 |
| All other assets..... | 62,112 91 |
| Deduct items not admitted..... | 18,307 70 |
| Total admitted assets..... | \$ 2,204,510 21 |

LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 500,000 00 |
| Unpaid losses..... | 7,352 30 |
| Unearned premiums..... | 70,891 42 |
| Other liabilities..... | 1,444,755 98 |
| Total liabilities, including capital..... | \$ 2,022,999 70 |
| Net surplus..... | \$ 181,510 51 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 95,887 99 |
| Received from interest and dividends..... | 82,567 07 |
| Received from rents and all other sources..... | 9,078 27 |
| Total income..... | \$ 187,533 33 |
| Excess of income over expenditures..... | \$ 18,793 57 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 9,160 46 |
| Paid dividends and interest..... | 57,846 88 |
| Commissions and brokerage..... | 31,131 82 |
| Salaries of officers and employes..... | 39,081 05 |
| Taxes..... | 8,325 19 |
| All other expenditures..... | 23,194 36 |
| Total expenditures..... | \$ 168,739 76 |

MISCELLANEOUS.

| | |
|--|------------------|
| Surety risks written in 1895..... | \$ 31,694,282 26 |
| Premiums received thereon..... | 109,209 95 |
| Total risks in force December 31, 1895..... | \$ 35,669,116 51 |
| Total premiums received from commencement to date..... | \$ 566,983 32 |
| Total losses paid from commencement to date..... | 68,843 98 |
| Excess of premiums over losses..... | \$ 498,139 34 |

UNITED STATES BRANCH
OF
EMPLOYERS' LIABILITY ASSURANCE CORPORATION
(LIMITED)

Principal Office.....71 Kilby St., Boston, Mass.

(Organized in 1880.)

GEO. MUNROE ENDICOTT, Manager.

ASSETS.

| | |
|---|------------------------|
| Interest outstanding..... | \$ 6,797 50 |
| Cost value of bonds and stocks..... | 914,474 00 |
| Cash on hand and in bank..... | 20,768 43 |
| Premiums in course of collection..... | 198,997 83 |
| Total..... | \$ 1,141,037 76 |
| Deduct items not admitted and depreciation of assets..... | 65,126 07 |
| Total admitted assets..... | \$ 1,075,911 69 |

LIABILITIES.

| | |
|-------------------------------|---------------------|
| Unpaid losses..... | \$ 249,125 00 |
| Unearned premiums..... | 458,215 56 |
| Total liabilities..... | \$ 807,340 5 |
| Net surplus..... | 268,571 16 |

INCOME IN 1895.

| | |
|--|------------------------|
| Net cash actually received for premiums..... | \$ 967,251 59 |
| Received from interest and dividends..... | 35,826 91 |
| Total income..... | \$ 1,003,078 50 |

EXPENDITURES IN 1895.

| | |
|--|------------------------|
| Net amount paid for losses..... | \$ 608,215 92 |
| Remitted to head office..... | 47,252 76 |
| Commissions and brokerage..... | 235,222 73 |
| Salaries of officers and employes..... | 35,716 56 |
| Taxes..... | 19,810 28 |
| All other expenditures..... | 69,944 22 |
| Total expenditures..... | \$ 1,016,162 47 |

MISCELLANEOUS.

| | |
|--|--------------------------|
| Accident risks written in 1895..... | \$ 56,372,420 00 |
| Premiums received thereon..... | 250,655 20 |
| Employers' liability risks written in 1895..... | 186,981,349 00 |
| Premiums received thereon..... | 831,028 22 |
| Fidelity risks written in 1895..... | 6,386,324 00 |
| Premiums received thereon..... | 28,383 66 |
| Total risks in force December 31, 1895..... | \$ 209,324,120 00 |
| Total premiums received from commencement to date..... | 6,403,234 95 |
| Total losses paid from commencement to date..... | 3,256,645 56 |
| Excess of premiums over losses..... | \$ 3,146,589 39 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 6,070,010 00 |
| Premiums received..... | 27,178 11 |
| Losses paid..... | 25,022 85 |
| Losses incurred..... | 22,812 85 |
| Expense..... | 6,691 97 |
| Tax..... | 543 56 |

THE FIDELITY AND CASUALTY COMPANY.

Principal Office.....97 Cedar St., New York, N. Y.

(Organized in 1876.)

GEO. F. SEWARD, President.

ROBT. J. HILLAS, Secretary.

CASH CAPITAL, \$250,000.00

ASSETS.

| | |
|---|------------------------|
| Cost of real estate owned..... | \$ 554,634 73 |
| Cost value of bonds and stocks..... | 1,398,251 16 |
| Interest outstanding..... | 2,655 16 |
| Market value of real estate over cost..... | 24,825 76 |
| Cash on hand and in bank..... | 70,093 16 |
| Premiums in course of collection..... | 307,318 65 |
| All other assets..... | 37,998 77 |
| Total..... | \$ 2,390,777 39 |
| Deduct items not admitted and for depreciation..... | 49,691 67 |
| Total admitted assets..... | \$ 2,341,085 72 |

LIABILITIES.

| | |
|--|------------------------|
| Capital stock paid up..... | \$ 250,000 00 |
| Unpaid losses..... | 409,547 56 |
| Unearned premiums..... | 1,342,629 07 |
| Other liabilities..... | 19,913 83 |
| Total liabilities, including capital..... | \$ 2,022,090 46 |
| Net surplus..... | 318,995 26 |

INCOME IN 1895.

| | |
|--|------------------------|
| Net cash actually received for premiums..... | \$ 2,500,958 35 |
| Received from interest and dividends..... | 102,310 31 |
| Received from all other sources..... | 410 21 |
| Total income..... | \$ 2,603,678 87 |
| Excess of income over expenditures..... | 188,363 84 |

EXPENDITURES IN 1895.

| | |
|--|------------------------|
| Net amount paid for losses..... | \$ 910,653 10 |
| Paid dividends..... | 40,000 00 |
| Commissions and brokerage..... | 867,784 55 |
| Salaries of officers and employes..... | 234,007 44 |
| Taxes..... | 45,620 94 |
| Medical examiners' fees..... | 96,725 88 |
| Rent..... | 53,102 75 |
| Legal expenses..... | 13,025 25 |
| Furniture and fixtures..... | 12 884 18 |
| All other expenditures..... | 141,510 94 |
| Total expenditures..... | \$ 2,415,315 03 |

MISCELLANEOUS.

| | |
|---|-------------------------|
| Risks written in 1895 (Accident Dept.)..... | \$307,413,440 00 |
| Premiums received thereon..... | 1,156,142 88 |
| Risks written in 1895 (Burglary Dept.)..... | 12,962,277 00 |
| Premiums received thereon..... | 92,727 63 |
| Risks written in 1895 (Employers' Liability Dept.)..... | 138,990,415 00 |
| Premiums received thereon..... | 1,106,506 85 |
| Risks written in 1895 (Fidelity Dept.)..... | 51,496,837 93 |
| Premiums received thereon..... | 296,204 75 |
| Risks written in 1895 (Plate Glass Dept.)..... | 11,502,747 53 |
| Premiums received thereon..... | 313,891 82 |
| Risks written in 1895 (Steam Boiler Dept.)..... | 74,211,076 33 |
| Premiums received thereon..... | 282,788 94 |
| Total risks in force December 31, 1895..... | \$469,922,599 73 |
| Total premiums received from commencement to date..... | 17,400,978 80 |
| Total losses paid from commencement to date..... | 6,391,178 12 |
| Excess of premiums over losses..... | 11,009,800 68 |

BUSINESS IN COLORADO.

| | AMOUNT AT RISK. | PREMIUMS RECEIVED. | LOSSES PAID. | LOSSES INCURRED. |
|---------------------------|--------------------|-----------------------|-----------------|---------------------|
| Accident..... | \$ 2,422,210 00 | \$ 7,498 03 | \$ 1,098 18 | \$ 1,098 18 |
| Burglary..... | 55,000 00 | 335 50 | | |
| Employers' Liability..... | 215,000 00 | 1,219 79 | 5,493 10 | 5,493 10 |
| Fidelity..... | 66,750 00 | 380 50 | | |
| Plate Glass..... | 41,760 14 | 1,405 15 | 219 53 | 219 53 |
| Steam Boiler..... | 90,000 00 | 316 60 | | |
| Aggregate..... | \$ 2,890,720 14 | \$ 11,157 97 | \$ 6,810 81 | \$ 6,810 81 |
| Expense..... | | | | 3,690 55 |
| Tax..... | | | | 223 16 |

FIDELITY AND DEPOSIT COMPANY.

Principal Office.....Baltimore, Md.

(Organized in 1890.)

EDWIN WARFIELD, President.

HERMAN E. BOSLER, Secretary.

CASH CAPITAL, \$750,000.

ASSETS.

| | |
|--------------------------------------|-----------------|
| Value of real estate owned | \$ 575,532 57 |
| Cost value of bonds and stocks | 698,255 00 |
| Cash on hand and in bank | 97,646 51 |
| All other assets | 48,342 30 |
| Total admitted assets | \$ 1,419,776 38 |

LIABILITIES.

| | |
|--|---------------|
| Capital stock paid up | \$ 750,000 00 |
| Unpaid losses | 22,229 45 |
| Unearned premiums | 168,563 65 |
| Total liabilities, including capital | \$ 940,793 10 |
| Net surplus | \$ 478,983 28 |

INCOME IN 1895.

| | |
|---|---------------|
| Net cash actually received for premiums | \$ 313,093 10 |
| Received from interest and dividends | 42,856 49 |
| Received from rents and all other sources | 25,895 59 |
| Total income | \$ 381,845 18 |
| Excess of income over expenditures | \$ 170,083 82 |

EXPENDITURES IN 1895.

| | |
|---|---------------|
| Net amount paid for losses | \$ 51,490 01 |
| Paid dividends | 20,600 00 |
| Commissions | 46,817 99 |
| Salaries of officers and employes | 26,412 93 |
| Taxes | 17,151 15 |
| All other expenditures | 49,979 25 |
| Total expenditures | \$ 211,761 36 |

MISCELLANEOUS.

| | |
|---|------------------|
| Risks written in 1895 | \$ 75,133,430 09 |
| Premiums received thereon | 349,500 47 |
| Total risks in force December 31, 1895 | \$ 45,225,848 75 |
| Total premiums received from commencement to date | \$ 760,121 55 |
| Total losses paid from commencement to date | 89,867 66 |
| Excess of premiums over losses | \$ 6 0,253 89 |

BUSINESS IN COLORADO IN 1895.

| | |
|-------------------------|---------------|
| Risks written | \$ 463,000 00 |
| Premiums received | 3,183 08 |
| Tax | 63 66 |

GUARANTEE COMPANY OF NORTH AMERICA.

Principal Office.....Dominion Sq., Montreal, Canada.

(Organized in 1851.)

EDWARD RAWLINGS, President.

ROBT. KERR, Secretary.

CASH CAPITAL, \$304,600.00.

ASSETS.

| | | |
|--|----|------------|
| Cost value of real estate owned..... | \$ | 35,099 54 |
| Loans secured by mortgages on real estate..... | | 16,780 00 |
| Cost value of bonds and stocks..... | | 734,123 16 |
| Interest outstanding..... | | 8,456 90 |
| Cash on hand and in bank..... | | 57,947 79 |
| Premiums in course of collection..... | | 9,645 65 |
| All other assets..... | | 5,787 89 |
| Total admitted assets..... | \$ | 867,840 93 |

LIABILITIES.

| | | |
|----------------------------|----|------------|
| Capital stock paid up..... | \$ | 304,600 00 |
| Unpaid losses..... | | 103,605 32 |
| Unearned premiums..... | | 104,850 81 |
| Other liabilities..... | | 8,297 96 |
| Total liabilities..... | \$ | 521,354 09 |
| Net surplus..... | | 346,486 84 |

INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 204,197 25 |
| Received from interest and rents..... | | 33,889 56 |
| Total income..... | \$ | 238,086 81 |
| Excess of income over expenditures..... | | 41,376 33 |

EXPENDITURES IN 1895.

| | | |
|---|----|------------|
| Net amount paid for losses..... | \$ | 45,657 94 |
| Paid dividends..... | | 18,276 00 |
| Commissions and brokerage..... | | 2,955 13 |
| Salaries of officers and employees..... | | 59,646 36 |
| Taxes..... | | 7,171 87 |
| All other expenditures..... | | 63,003 18 |
| Total expenditures..... | \$ | 196,710 48 |

MISCELLANEOUS.

| | | |
|--|----|---------------|
| Risks written in 1895..... | \$ | 53,268,890 00 |
| Premiums received thereon..... | | 259,470 74 |
| Total risks in force December 31, 1895..... | | 40,729,028 00 |
| Total premiums received from commencement to date..... | | 3,259,954 10 |
| Total losses paid from commencement to date..... | | 1,213,549 91 |
| Excess of premiums over losses..... | \$ | 2,046,404 19 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|-----------|
| Risks written..... | \$ | 43,000 00 |
| Premiums received..... | | 241 70 |
| Expense..... | | 18 00 |
| Tax..... | | 4 83 |

GUARANTOR'S LIABILITY INDEMNITY COMPANY.

Principal Office..... 713 Chestnut St., Philadelphia, Pa.

(Organized in 1894.)

THOS. V. COOPER, President.

WM. H. KNORR, Secretary.

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|--|-----------------|
| Value of real estate owned..... | \$ 250,000 00 |
| Loans secured by mortgages on real estate..... | 111,426 36 |
| Interest outstanding..... | 8,867 45 |
| Cost value of bonds and stocks..... | 476,803 25 |
| Loans secured by bonds and stocks as collateral..... | 63,548 02 |
| Cash on hand and in bank..... | 87,220 87 |
| Premiums in course of collection..... | 142,951 55 |
| Market value of bonds and stocks over cost..... | 15,901 75 |
| All other assets..... | 20,811 48 |
| Total..... | \$ 1,182,530 23 |
| Deduct depreciation of assets..... | 5,199 04 |
| Total admitted assets..... | \$ 1,177,331 19 |

LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up..... | \$ 500,000 00 |
| Unpaid losses..... | 138,177 49 |
| Unearned premiums..... | 282,982 02 |
| Other liabilities..... | 152,588 98 |
| Total liabilities, including capital..... | \$ 1,073,748 49 |
| Net surplus..... | 108,781 74 |

INCOME IN 1895.

| | |
|--|-----------------|
| Net cash actually received for premiums..... | \$ 837,695 68 |
| Received from interest and dividends..... | 14,802 57 |
| Received from rents and other sources..... | 152,619 58 |
| Total income..... | \$ 1,005,117 83 |
| Excess of income over expenditures..... | 377,169 79 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 429,225 64 |
| Paid dividends..... | 39,902 50 |
| Commissions and brokerage..... | 27,689 88 |
| Salaries of officers and employes..... | 70,653 82 |
| Taxes..... | 8,560 65 |
| All other expenditures..... | 51,615 55 |
| Total expenditures..... | \$ 627,648 04 |

MISCELLANEOUS.

| | |
|--|------------------|
| Employers' Liability risks written in 1895..... | \$ 96,223,600 00 |
| Premiums received thereon..... | 1,012,880 29 |
| Steam Boiler risks written in 1895..... | 4,649,800 00 |
| Premiums received thereon..... | 48,940 12 |
| Total risks in force December 31, 1895..... | 49,659,784 00 |
| Total premiums received from commencement to date..... | 1,214,578 93 |
| Total losses paid from commencement to date..... | 532,424 34 |
| Excess of premiums over losses..... | \$ 682,154 63 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 249,000 00 |
| Premiums received..... | 2,383 50 |
| Losses paid..... | 725 00 |
| Losses incurred..... | 1,025 00 |
| Tax..... | 47 67 |

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Poincinal Office.....218 Main St., Hartford, Conn.

(Organized in 1866.)

J. M. ALLEN, President.

J. V. PIERCE, Secretary.

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|---|-----------------|
| Value of real estate owned..... | \$ 59,733 28 |
| Loans secured by mortgages on real estate | 302,210 00 |
| Interest outstanding..... | 32,913 86 |
| Cost value of bonds and stocks..... | 1,360,847 01 |
| Cash on hand and in bank..... | 58,358 08 |
| Premiums in course of collection..... | 215,206 36 |
| Total | 2,029,273 59 |
| Deduct depreciation of assets..... | 16,087 13 |
| Total admitted assets | \$ 2,013,186 46 |

LIABILITIES.

| | |
|---|-----------------|
| Capital stock paid up | \$ 500,000 00 |
| Unpaid losses..... | 6,556 22 |
| Unearned premiums..... | 1,273,059 65 |
| Total liabilities, including capital..... | \$ 1,779,615 87 |
| Net surplus..... | \$ 333,270 59 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 892,060 12 |
| Received from interest and dividends | 79,446 41 |
| Received from rents and all other sources..... | 3,873 39 |
| Total income..... | \$ 975,379 92 |
| Excess of income over expenditures | \$ 52,075 54 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 118,198 45 |
| Paid dividends..... | 60,000 00 |
| Commissions and brokerage..... | 280,289 24 |
| Salaries of officers and employes..... | 38,380 00 |
| Taxes..... | 17,867 94 |
| For inspection..... | 310,019 33 |
| All other expenditures | 98,549 42 |
| Total expenditures..... | \$ 923,304 38 |

MISCELLANEOUS.

| | |
|--|------------------|
| Steam boiler risks written in 1895 | \$111,804,790 00 |
| Premiums received thereon..... | 1,001,784 70 |
| Total risks in force December 31, 1895..... | \$265,519,189 00 |
| Total premiums received from commencement to date..... | \$ 9,984,167 91 |
| Total losses paid from commencement to date..... | 884,392 66 |
| Excess of premiums over losses..... | \$ 9,099,775 25 |

BUSINESS IN COLORADO IN 1895.

| | |
|-------------------------|-----------------|
| Risks written..... | \$ 1,007,000 00 |
| Premiums received | 9,487 55 |
| Losses paid | 34,355 46 |
| Losses incurred..... | 33,705 46 |
| Expense..... | 4,677 83 |
| Tax | 188 75 |

INTER-STATE CASUALTY COMPANY.

Principal Office.....62 William St., New York.

(Organized in 1893.)

GEO. E. HAMLIN, Pres.

C. STUART SOMERVILLE, Secy.

CASH CAPITAL, \$100,000.00.

ASSETS.

| | |
|---|---------------|
| Interest outstanding..... | \$ 700 00 |
| Cost value of bonds and stocks..... | 152,997 50 |
| Market value of bonds and stocks over cost..... | 2,080 00 |
| Cash on hand and in bank..... | 16,817 52 |
| Premiums in course of collection..... | 11,622 58 |
| All other items..... | 467 42 |
| Total admitted assets..... | \$ 184,185 02 |

LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 100,000 00 |
| Unpaid losses..... | 13,560 89 |
| Unearned premiums..... | 36,124 06 |
| Other liabilities..... | 1,272 00 |
| Total liabilities, including capital..... | \$ 150,956 95 |
| Net surplus..... | \$ 33,228 07 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 103,600 95 |
| Received from interest and dividends..... | 6,374 65 |
| Total income..... | \$ 109,975 60 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 34,054 52 |
| Medical examiners' fees..... | 2,269 35 |
| Commissions and brokerage..... | 43,232 78 |
| Salaries of officers and employes..... | 22,138 60 |
| Taxes..... | 3,540 67 |
| All other expenditures..... | 27,442 61 |
| Total expenditures..... | \$ 132,678 53 |

MISCELLANEOUS.

| | |
|--|------------------|
| Risks written in 1895..... | \$ 54,130,112 06 |
| Premiums received thereon | 108,331 57 |
| Total risks in force December 31, 1895..... | \$ 27,577,570 00 |
| Total premiums received from commencement to date..... | \$ 227,093 97 |
| Total losses paid from commencement to date..... | 61,316 99 |
| Excess of premiums over losses..... | \$ 165,776 98 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 1,964,470 00 |
| Premiums received..... | 8,386 29 |
| Losses paid..... | 1,384 96 |
| Losses incurred..... | 1,384 96 |
| Expense..... | 50 57 |
| Tax..... | 67 73 |

LAWYERS' SURETY COMPANY.

Principal Office.....36 Liberty St., New York, N. Y.

(Organized in 1892.)

J. B. ERHARDT, President.

J. RATHBONE, Secretary.

CASH CAPITAL, \$500,000.00.

ASSETS.

| | | |
|--|----|------------|
| Value of real estate owned..... | \$ | 15,632 26 |
| Loans secured by mortgages on real estate..... | | 2,000 00 |
| Cost value of bonds and stocks..... | | 538,471 79 |
| Cash on hand and in bank..... | | 53,485 87 |
| All other assets..... | | 4,419 83 |
| Interest and rent..... | | 32 67 |
| Market value of real estate over cost..... | | 4,287 74 |
| Net amount of outstanding premiums..... | | 25,963 51 |
| Total assets..... | \$ | 647,293 67 |
| Deduct depreciation to bring same to market value..... | | 2,345 11 |
| Total admitted assets..... | \$ | 644,948 56 |

LIABILITIES.

| | | |
|---|----|------------|
| Capital stock paid up..... | \$ | 500,000 00 |
| Unearned premiums..... | | 50,122 16 |
| Other liabilities..... | | 2,786 63 |
| Total liabilities, including capital..... | \$ | 552,908 79 |
| Net surplus..... | | 92,039 77 |

INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 96,472 58 |
| Received from interest and dividends..... | | 17,237 12 |
| Received from rents and all other sources..... | | 126 44 |
| Total income..... | \$ | 113,836 14 |
| Excess of income over expenditures..... | | 53,888 76 |

EXPENDITURES IN 1895.

| | | |
|---|----|-----------|
| Net amount paid for losses..... | \$ | 4,000 00 |
| Commissions and brokerage..... | | 2,501 29 |
| Salaries of officers and employees..... | | 36,097 17 |
| Taxes..... | | 2,101 06 |
| All other expenditures..... | | 15,247 86 |
| Total expenditures..... | \$ | 59,947 38 |

MISCELLANEOUS.

| | | |
|--|----|---------------|
| Risks written in 1895..... | \$ | 25,515,037 00 |
| Premiums received thereon..... | | 132,027 73 |
| Total risks in force December 31, 1895..... | | 22,005,014 00 |
| Total premiums received from commencement to date..... | | 294,054 13 |
| Total losses paid from commencement to date..... | | 206 43 |
| Excess of premiums over losses..... | \$ | 293,847 70 |

BUSINESS IN COLORADO IN 1895.

None.

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Principal Office.....63 William St., New York, N. Y.

(Organized in 1882.)

WM. T. WOODS, President. C. E. W. CHAMBERS, Secretary.

CASH CAPITAL, \$250,000.00.

ASSETS.

| | |
|--|---------------|
| Cost value of real estate owned | \$ 215,763 18 |
| Loans secured by mortgages on real estate..... | 18,000 00 |
| Interest outstanding..... | 2,012 16 |
| Cost value of bonds and stocks..... | 324,536 70 |
| Market value of real estate over cost..... | 19,236 82 |
| Cash on hand and in bank..... | 19,542 48 |
| Premiums in course of collection..... | 47,920 24 |
| Total | 677,011 58 |
| Deduct depreciation of assets..... | 43,229 20 |
| Total admitted assets | \$ 633,782 38 |

LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 250,000 00 |
| Unpaid losses | 3,644 89 |
| Unearned premiums..... | 202,572 42 |
| Other liabilities..... | 20,802 91 |
| Total liabilities, including capital..... | \$ 477,029 22 |
| Net surplus | \$ 156,762 16 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 392,184 05 |
| Received from interest and dividends..... | 25,151 56 |
| Received from rents and all other sources..... | 1,480 16 |
| Total income..... | \$ 418,815 77 |
| Excess of income over expenditures..... | \$ 31,397 82 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses | \$ 144,420 21 |
| Paid dividends | 50,000 00 |
| Commissions and brokerage..... | 112,401 03 |
| Salaries and officers and employes | 43,924 56 |
| Taxes..... | 13,670 19 |
| All other expenditures..... | 23,001 96 |
| Total expenditures..... | \$ 387,417 95 |

MISCELLANEOUS.

| | |
|--|------------------|
| Risks written in 1895..... | \$ 14,883,828 00 |
| Premiums received thereon..... | 424,698 07 |
| Total risks in force December 31, 1895..... | \$ 14,927,057 00 |
| Total premiums received from commencement to date..... | \$ 4,042,748 37 |
| Total losses paid from commencement to date..... | 1,770,855 21 |
| Excess of premiums over losses | \$ 2,271,893 16 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 100,103 30 |
| Premiums received..... | 3,034 49 |
| Losses paid..... | 1,037 29 |
| Losses incurred..... | 1,107 29 |
| Expense..... | 1,196 34 |
| Tax | 61 68 |

UNITED STATES BRANCH
LONDON GUARANTEE AND ACCIDENT COMPANY
(LIMITED)

Principal Office.....307 Dearborn St., Chicago, Ill.

(Organized in 1869.)

A. W. MASTERS, United States Manager.

ASSETS.

| | | | |
|---|----|---------|----|
| Cost value of bonds and stocks..... | \$ | 491,111 | 28 |
| Cash on hand and in banks..... | | 53,146 | 73 |
| Premiums in course of collection..... | | 97,201 | 34 |
| Market value of bonds and stocks over cost..... | | 22,469 | 16 |
| Interest and rent..... | | 3,587 | 72 |
| Total admitted assets..... | \$ | 667,516 | 23 |

LIABILITIES.

| | | | |
|------------------------|----|---------|----|
| Unpaid losses..... | \$ | 123,576 | 66 |
| Unearned premiums..... | | 257,648 | 65 |
| Other liabilities..... | | 2,893 | 02 |
| Total liabilities..... | \$ | 384,118 | 33 |
| Net surplus..... | | 83,397 | 90 |

INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 517,205 | 82 |
| Received from interest and dividends..... | | 15,667 | 31 |
| Total income..... | \$ | 532,873 | 13 |
| Excess of income over expenditures..... | | 162,375 | 43 |

EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 152,861 | 86 |
| Commissions and brokerage..... | | 141,977 | 80 |
| Salaries of officers and employes..... | | 3,999 | 91 |
| Taxes..... | | 9,711 | 05 |
| All other expenditures..... | | 61,947 | 08 |
| Total expenditures..... | \$ | 370,497 | 70 |

MISCELLANEOUS.

| | | | |
|--|----|------------|----|
| Accident risks written in 1895..... | \$ | 17,386,950 | 00 |
| Premiums received thereon..... | | 163,356 | 15 |
| Employers' Liability written in 1895..... | | 49,003,700 | 00 |
| Premiums received thereon..... | | 444,476 | 46 |
| Fidelity risks written in 1895..... | | 1,924,700 | 00 |
| Premiums received thereon..... | | 12,465 | 05 |
| Total risks in force December 31, 1895..... | \$ | 70,270,600 | 00 |
| Total premiums received from commencement to date..... | | 1,156,445 | 19 |
| Total losses paid from commencement to date..... | | 271,423 | 03 |
| Excess of premiums over losses..... | \$ | 885,022 | 10 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|--------|----|
| Premiums received..... | \$ | 49,404 | 26 |
| Losses paid..... | | 26,986 | 58 |
| Losses incurred..... | | 26,986 | 58 |
| Expense..... | | 10,291 | 21 |
| Tax..... | | 983 | 08 |

MASONS' FRATERNAL ACCIDENT ASSOCIATION OF MINNESOTA.

Principal Office.....Masonic Temple, Minneapolis, Minn.

(Organized in 1892.)

JAS. D. SHEARER, President.

AL. MOWRY, Secretary.

ASSETS.

| | | |
|----------------------------|----|--------|
| Cash in bank..... | \$ | 483 37 |
| Total admitted assets..... | \$ | 483 37 |

LIABILITIES.

| | | |
|------------------------|----|----------|
| Borrowed money..... | \$ | 1,438 39 |
| Total liabilities..... | \$ | 1,438 39 |

INCOME IN 1895.

| | | |
|--|----|----------|
| Net cash actually received for premiums..... | \$ | 2,548 50 |
| Membership fees..... | | 1,445 00 |
| Total income..... | \$ | 3,993 50 |
| Excess of income over expenditures..... | | 181 15 |

EXPENDITURES IN 1895.

| | | |
|--|----|----------|
| Net amount paid for losses..... | \$ | 1,197 01 |
| Medical examiners' fees..... | | 28 50 |
| Commissions and brokerage..... | | 1,495 39 |
| Salaries of officers and employes..... | | 814 00 |
| Taxes..... | | 236 27 |
| All other expenditures..... | | 541 18 |
| Total expenditures..... | \$ | 3,812 35 |

MISCELLANEOUS.

| | | |
|--|----|--------------|
| Risks written in 1895..... | \$ | 1,001,345 00 |
| Total risks in force December 31, 1895..... | | 661,525 00 |
| Total premiums received from commencement to date..... | | 6,363 48 |
| Total losses paid from commencement to date..... | | 3,386 52 |
| Excess of premiums over losses..... | \$ | 2,976 96 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|------------|
| Risks written..... | \$ | 320,750 00 |
| Premiums received..... | | 522 00 |
| Losses paid..... | | 144 84 |
| Expense..... | | 193 29 |
| Tax..... | | 10 44 |

METROPOLITAN PLATE GLASS INSURANCE CO.

Principal Office.....66 Liberty St., New York, N. Y.

(Organized in 1874.)

EUGENE H. WINSLOW, President.

S. W. BURTON, Secretary.

CASH CAPITAL, \$100,000.00.

ASSETS.

| | |
|--|---------------|
| Value of real estate owned | \$ 150,000 00 |
| Market value of bonds and stocks..... | 213,949 29 |
| Cash on hand and in bank..... | 38,557 76 |
| Interest due and accrued..... | 2,750 63 |
| All other assets..... | 45,926 50 |
| Total..... | \$ 451,184 13 |
| Deduct depreciation from cost to bring same to market value..... | 1,277 74 |
| Total admitted assets..... | \$ 449,906 39 |

LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 100,000 00 |
| Unpaid losses..... | 2,000 00 |
| Unearned premiums..... | 132,759 38 |
| Other liabilities..... | 17,261 06 |
| Total liabilities, including capital..... | \$ 252,020 44 |
| Net surplus..... | 197,885 95 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 249,175 10 |
| Received from interest and rents..... | 11,720 73 |
| Total income..... | \$ 260,895 83 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 102,390 62 |
| Paid dividends..... | 16,000 00 |
| Commissions and brokerage..... | 79,356 39 |
| Salaries of officers and employes..... | 23,634 33 |
| Taxes..... | 6,810 75 |
| All other expenditures..... | 15,339 82 |
| Total expenditures..... | \$ 243,331 96 |

MISCELLANEOUS.

| | |
|--|------------------|
| Risks written in 1895..... | \$ 10,940,086 00 |
| Premiums received thereon..... | 299,130 34 |
| Total risks in force December 31, 1895..... | 9,525,583 00 |
| Total premiums received from commencement to date..... | 2,883,406 00 |
| Total losses paid from commencement to date..... | 1,097,780 00 |
| Excess of premiums over losses..... | \$ 1,787,626 00 |

BUSINESS IN COLORADO.

| | |
|------------------------|---------------|
| Risks written..... | \$ 151,145 33 |
| Premiums received..... | 4,824 75 |
| Losses paid..... | 759 67 |
| Losses incurred..... | 759 67 |
| Tax..... | 96 50 |

NATIONAL SURETY COMPANY.

Principal Office.....Seventh and Wyandotte Sts., Kansas City, Mo.

(Organized in 1892.)

A. E. STILLWELL, President.

W. S. RUGH, Secretary.

CASH CAPITAL, \$350,000.00.

ASSETS.

| | |
|--|---------------|
| Value of real estate owned..... | \$ 8,550 00 |
| Loans secured by mortgages on real estate | 229,500 00 |
| Cost value of bonds and stocks..... | 168,025 00 |
| Cash on hand and in bank..... | 74,763 66 |
| All other assets..... | 2,885 40 |
| Interest due and accrued..... | 4,557 92 |
| Outstanding premiums..... | 9,992 64 |
| Total..... | \$ 498,274 62 |
| Deduct depreciation from cost to bring same to market value..... | 5,610 40 |
| Total admitted assets..... | \$ 492,664 22 |

LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 350,000 00 |
| Unpaid losses..... | 20,328 12 |
| Unearned premiums..... | 73,589 43 |
| Other liabilities..... | 1,335 90 |
| Total liabilities, including capital..... | \$ 445,253 45 |
| Net surplus..... | 47,410 77 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 182,482 10 |
| Received from interest and dividends..... | 17,920 00 |
| Received from rents and all other sources..... | 10,000 00 |
| Total income..... | \$ 210,402 10 |
| Excess of income over expenditures..... | 55,840 80 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 28,660 61 |
| Commissions and brokerage..... | 18,537 03 |
| Salaries of officers and employes..... | 31,506 74 |
| Taxes..... | 3,830 38 |
| Medical examiners' fees..... | 7,296 05 |
| All other expenditures..... | 64,730 49 |
| Total expenditures..... | \$ 154,561 30 |

MISCELLANEOUS.

| | |
|--|------------------|
| Risks written in 1895 (Fidelity)..... | \$ 38,364 325 00 |
| Premiums received thereon..... | 147,010 45 |
| Risks written in 1895 (Surety)..... | 27,062,574 00 |
| Premiums received thereon..... | 61,084 19 |
| Total risks in force December 31, 1895..... | 35,256,576 00 |
| Total premiums received from commencement to date..... | 427,107 32 |
| Total losses paid from commencement to date..... | 112,945 30 |
| Excess of premiums over losses..... | \$ 314,162 02 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|---------------|
| Risks written..... | \$ 263,200 00 |
| Premiums received..... | 1,090 15 |
| Losses paid..... | 468 13 |
| Losses incurred..... | 10,290 00 |
| Expense..... | 142 32 |
| Tax..... | 21 80 |

NEW JERSEY PLATE GLASS INSURANCE CO.

Principal Office.....271 Market St., Newark, N. J.

(Organized in 1868.)

SAMUEL C. HOAGLAND, Pres.

BYRON G. HAGER, Secy.

CASH CAPITAL, \$100,000.00.

ASSETS.

| | |
|--|---------------|
| Loans secured by mortgages on real estate..... | \$ 118,545 00 |
| Cash on hand and in bank..... | 14,797 40 |
| All other assets..... | 10,426 39 |
| Total admitted assets..... | \$ 143,768 79 |

LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 100,000 00 |
| Unpaid losses..... | 644 11 |
| Unearned premiums..... | 28,881 08 |
| Other liabilities..... | 64 55 |
| Total liabilities, including capital..... | \$ 129,589 74 |
| Net surplus..... | 14,179 05 |

INCOME IN 1895.

| | |
|--|--------------|
| Net cash actually received for premiums..... | \$ 49,341 27 |
| Received from interest..... | 5,383 66 |
| Total income..... | \$ 54,724 93 |
| Excess of income over expenditures..... | 7,599 66 |

EXPENDITURES IN 1895.

| | |
|--|--------------|
| Net amount paid for losses..... | \$ 15,008 02 |
| Paid dividends..... | 6,000 00 |
| Commissions and brokerage..... | 15,370 67 |
| Salaries of officers and employes..... | 6,082 63 |
| Taxes..... | 2,001 81 |
| All other expenditures..... | 2,667 14 |
| Total expenditures..... | \$ 47,125 27 |

MISCELLANEOUS.

| | |
|--|-----------------|
| Risks written in 1895..... | \$ 1,665,091 00 |
| Premiums received thereon..... | 55,508 36 |
| Total risks in force December 31, 1895..... | 2,213,792 00 |
| Total premiums received from commencement to date..... | 475,157 00 |
| Total losses paid from commencement to date..... | 163,084 57 |
| Excess of premiums over losses | \$ 312,122 43 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|--------------|
| Risks written..... | \$ 36,884 37 |
| Premiums received..... | 832 21 |
| Losses paid..... | 302 15 |
| Losses incurred..... | 302 15 |
| Expense..... | 262 34 |
| Tax..... | 16 64 |

NEW YORK PLATE GLASS INSURANCE COMPANY.

Principal Office.....24 Pine St., New York, N. Y.

(Organized in 1891.)

MAX DANZIGER, President.

MAJOR A. WHITE, Secretary.

CASH CAPITAL, \$100,000.00.

ASSETS.

| | |
|---|---------------|
| Cost value of bonds and stocks..... | \$ 255,260 99 |
| Cash on hand and in bank..... | 5,816 95 |
| Premiums in course of collection..... | 25,836 35 |
| Agents' debit balances..... | 6 36 |
| Total..... | \$ 286,920 65 |
| Deduct items not admitted and depreciation of assets..... | 13,211 14 |
| Total admitted assets..... | \$ 273,709 51 |

LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 100,000 00 |
| Unpaid losses..... | 3,655 16 |
| Unearned premiums..... | 100,798 43 |
| Cash dividends declared..... | 5,000 00 |
| Other liabilities..... | 1,224 95 |
| Total liabilities, including capital..... | \$ 210,678 54 |
| Net surplus..... | 63,030 97 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 194,565 17 |
| Received from interest and dividends..... | 9,462 81 |
| Received from rents and all other sources..... | 25 00 |
| Total income..... | \$ 204,052 98 |
| Excess of income over expenditures..... | 44,330 41 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 53,145 00 |
| Paid dividends..... | 5,000 00 |
| Commissions and brokerage..... | 68,863 64 |
| Salaries of officers and employes..... | 15,746 25 |
| Taxes..... | 4,905 50 |
| All other expenditures..... | 12,062 18 |
| Total expenditures..... | \$ 159,722 57 |

MISCELLANEOUS.

| | |
|--|-----------------|
| Risks written in 1895..... | \$ 9,812,537 00 |
| Premiums received thereon..... | 249,791 27 |
| Total risks in force December 31, 1895..... | 7,958,260 00 |
| Total premiums received from commencement to date..... | 762,830 05 |
| Total losses paid from commencement to date..... | 223,099 57 |
| Excess of premiums over losses..... | \$ 539,730 48 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|--------------|
| Risks written..... | \$ 88,724 17 |
| Premiums received..... | 2,036 40 |
| Losses paid..... | 612 22 |
| Losses incurred..... | 612 22 |
| Expense..... | 864 69 |
| Tax..... | 40 72 |

PREFERRED ACCIDENT COMPANY.

Principal Office.....257 Broadway, New York, N. Y.

(Organized in 1893.)

PHINEAS C. LOUNSBURY, Pres.

KIMBALL C. ATWOOD, Secy.

CASH CAPITAL, \$100,000.00.

ASSETS.

| | | |
|---|----|------------|
| Interest outstanding..... | \$ | 2,218 25 |
| Cost value of bonds and stocks..... | | 234,664 20 |
| Agents' debit balances..... | | 37,559 13 |
| Cash on hand and in bank..... | | 110,231 47 |
| Premiums in course of collection..... | | 111,186 00 |
| Total..... | \$ | 495,859 05 |
| Deduct items not admitted and depreciation of assets..... | | 88,713 63 |
| Total admitted assets..... | \$ | 457,145 42 |

LIABILITIES.

| | | |
|---|----|------------|
| Capital stock paid up..... | \$ | 100,000 00 |
| Unpaid losses..... | | 68,010 00 |
| Unearned premiums..... | | 150,504 75 |
| Total liabilities, including capital..... | \$ | 348,514 75 |
| Net surplus..... | | 108,630 67 |

INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 835,080 71 |
| Received from interest and dividends..... | | 8,454 67 |
| Total income..... | \$ | 843,535 38 |
| Excess of income over expenditures..... | | 25,667 80 |

EXPENDITURES IN 1895.

| | | |
|--|----|------------|
| Net amount paid for losses..... | \$ | 353,870 35 |
| Paid dividends..... | | 6,000 00 |
| Commissions and brokerage..... | | 247,049 97 |
| Salaries of officers and employes..... | | 58,964 00 |
| Taxes..... | | 13,005 89 |
| Medical examiners' fees..... | | 12,211 25 |
| All other expenditures..... | | 126,686 64 |
| Total expenditures..... | \$ | 817,567 58 |

MISCELLANEOUS.

| | | |
|--|----|----------------|
| Risks written in 1895..... | \$ | 62,705,000 00 |
| Premiums received thereon..... | | 946,266 71 |
| Total risks in force December 31, 1895..... | | 341,100,000 00 |
| Total premiums received from commencement to date..... | | 1,812,920 28 |
| Total losses paid from commencement to date..... | | 700,543 74 |
| Excess of premiums over losses.. | \$ | 1,112,376 54 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 7,432,000 00 |
| Premiums received..... | | 12,556 00 |
| Losses paid..... | | 10,886 95 |
| Losses incurred..... | | 14,146 95 |
| Tax..... | | 251 12 |

STANDARD LIFE AND ACCIDENT INSURANCE CO.

Principal Office.....Griswold St., Detroit, Mich.

(Organized in 1884.)

D. M. FERRY, President.

STEWART MARKS, Secretary.

CASH CAPITAL, \$200,000.00.

ASSETS.

| | | | |
|--|----|---------|----|
| Cost value of real estate owned..... | \$ | 6,000 | 00 |
| Loans secured by mortgages on real estate..... | | 347,450 | 23 |
| Interest outstanding..... | | 17,117 | 89 |
| Cost value of bonds and stocks..... | | 207,000 | 00 |
| Cash on hand and in bank..... | | 66,686 | 05 |
| Premiums in course of collection..... | | 193,570 | 16 |
| All other assets..... | | 16,086 | 06 |
| Total..... | \$ | 853,940 | 39 |
| Deduct items not admitted..... | | 9,086 | 06 |
| Total admitted assets..... | \$ | 844,854 | 33 |

LIABILITIES.

| | | | |
|---|----|---------|----|
| Capital stock paid up..... | \$ | 200,000 | 00 |
| Unpaid losses..... | | 117,990 | 63 |
| Unearned premiums..... | | 464,558 | 44 |
| Total liabilities, including capital..... | \$ | 782,549 | 07 |
| Net surplus..... | | 62,305 | 26 |

INCOME IN 1895.

| | | | |
|--|----|---------|----|
| Net cash actually received for premiums..... | \$ | 942,392 | 54 |
| Received from interest and dividends..... | | 28,317 | 55 |
| Total income..... | \$ | 970,710 | 09 |
| Excess of income over expenditures..... | | 48,789 | 88 |

EXPENDITURES IN 1895.

| | | | |
|--|----|---------|----|
| Net amount paid for losses..... | \$ | 452,264 | 55 |
| Paid dividends..... | | 12,000 | 00 |
| Commissions and brokerage..... | | 279,184 | 88 |
| Salaries of officers and employes..... | | 48,651 | 10 |
| Taxes..... | | 26,467 | 85 |
| Medical examiners' fees..... | | 17,029 | 48 |
| All other expenditures..... | | 86,322 | 40 |
| Total expenditures..... | \$ | 921,920 | 21 |

MISCELLANEOUS.

| | | | |
|--|-----------|-------------|----|
| Accident risks written in 1895..... | \$113,218 | 290 | 00 |
| Premiums received thereon..... | | 794,236 | 45 |
| Employers' Liability risks written in 1895..... | | 50,541,500 | 00 |
| Premiums received thereon..... | | 418,878 | 85 |
| Total risks in force December 31, 1895..... | | 120,954,690 | 00 |
| Total premiums received from commencement to date..... | | 6,082,957 | 33 |
| Total losses paid from commencement to date..... | | 2,889,148 | 54 |
| Excess of premiums over losses..... | \$ | 3,193,808 | 79 |

BUSINESS IN COLORADO IN 1895.

| | | | |
|------------------------|----|---------|----|
| Risks written..... | \$ | 366,700 | 00 |
| Premiums received..... | | 2,984 | 69 |
| Losses paid..... | | 1,281 | 97 |
| Losses incurred..... | | 1,281 | 97 |
| Expense..... | | 1,000 | 07 |
| Tax..... | | 59 | 69 |

TRAVELERS' INSURANCE COMPANY.

(ACCIDENT DEPARTMENT)

Principal Office.....Hartford, Conn.

(Organized in 1863.)

JAS. G. BATTERSON, President.

RODNEY DENNIS, Secretary.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

| | |
|---|------------------------|
| Interest outstanding..... | \$ 29,494 99 |
| Cost value of bonds and stocks..... | 2,887,897 92 |
| Cash on hand and in bank..... | 373,685 70 |
| All other assets..... | 557,780 51 |
| Total..... | \$ 3,848,859 12 |
| Deduct items not admitted and depreciation of assets..... | 664,354 03 |
| Total admitted assets..... | \$ 3,184,505 09 |

II. LIABILITIES.

| | |
|---|------------------------|
| Capital stock paid up..... | \$ 1,000,000 00 |
| Unpaid losses..... | 637,765 43 |
| Unearned premiums..... | 1,241,692 94 |
| Other liabilities..... | 10,000 00 |
| Total liabilities, including capital | \$ 2,889,458 37 |
| Net surplus..... | 295,046 72 |

III. INCOME IN 1895.

| | |
|--|------------------------|
| Net cash actually received for premiums..... | \$ 2,643,726 87 |
| Received from interest and dividends..... | 132,476 18 |
| Received from rents and all other sources..... | 1,325 72 |
| Total income..... | \$ 2,777,528 77 |
| Excess of income over expenditures..... | 321,954 22 |

IV. EXPENDITURES IN 1895.

| | |
|--|------------------------|
| Net amount paid for losses..... | \$ 1,242,287 54 |
| Medical examiners' fees..... | 20,704 72 |
| Commissions and brokerage..... | 847,493 18 |
| Salaries of officers and employes..... | 81,834 53 |
| Taxes..... | 44,696 32 |
| All other expenditures..... | 218,558 28 |
| Total expenditures..... | \$ 2,455,574 55 |

V. MISCELLANEOUS.

| | |
|--|-------------------------|
| Accident risks written in 1895..... | \$432,501,959 00 |
| Premiums received thereon..... | 2,143,386 17 |
| Employers' Liability risks written in 1895..... | 60,699,141 00 |
| Premiums received thereon..... | 534,918 50 |
| Total risks in force December 31, 1895..... | 343,977,276 00 |
| Total premiums received from commencement to date..... | 42,747,019 84 |
| Total losses paid from commencement to date..... | 18,454,232 17 |
| Excess of premiums over losses..... | \$ 24,292,767 67 |

BUSINESS IN COLORADO IN 1895.

| | |
|-----------------------------------|-----------------|
| Risks written..... | \$ 5,291,050 00 |
| Premiums received..... | 23,929 28 |
| Losses paid..... | 15,931 99 |
| Losses incurred..... | 17,931 99 |
| Expense { See Life Statement..... | |
| Tax..... } | |

UNION CASUALTY AND SURETY COMPANY.

Principal Office.....St. Louis, Mo.

(Organized in 1892.)

C. P. ELLERBE, President.

O. K. CLARDY, Secretary.

CASH CAPITAL, \$250,000.00.

ASSETS.

| | |
|--|---------------|
| Market value of bonds and stocks over cost..... | \$ 5,622 50 |
| Loans secured by mortgages on real estate..... | 201,612 50 |
| Interest outstanding..... | 1,887 19 |
| Cost value of bonds and stocks..... | 305,012 50 |
| Loans secured by bonds and stocks as collateral..... | 25,000 00 |
| Cash on hand and in bank..... | 16,275 47 |
| Premiums in course of collection..... | 199,543 59 |
| All other assets..... | 20,747 47 |
| Total..... | \$ 775,701 22 |
| Deduct items not admitted..... | 10,397 20 |
| Total admitted assets..... | \$ 765,304 02 |

LIABILITIES.

| | |
|---|---------------|
| Capital stock paid up..... | \$ 250,000 00 |
| Unpaid losses..... | 92,454 00 |
| Unearned premiums..... | 344,394 81 |
| Other liabilities..... | 1,950 00 |
| Total liabilities, including capital..... | \$ 688,798 81 |
| Net surplus..... | 76,505 21 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 815,908 74 |
| Received from interest and dividends..... | 24,532 35 |
| Received from rents and all other sources..... | 667 60 |
| Total income..... | \$ 841,108 69 |
| Excess of income over expenditures..... | 61,111 94 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 376,422 52 |
| Inspection..... | 11,245 72 |
| Commissions and brokerage..... | 275,766 58 |
| Salaries of officers and employes..... | 39,494 70 |
| Taxes..... | 19,103 34 |
| All other expenditures..... | 57,963 94 |
| Total expenditures..... | \$ 779,996 75 |

MISCELLANEOUS.

| | |
|--|------------------|
| Accident risks written in 1895..... | \$ 47,658,750 00 |
| Premiums received thereon..... | 498,720 65 |
| Employers' Liability risks written in 1895..... | 62,485,500 00 |
| Premiums received thereon..... | 405,363 84 |
| Plate Glass risks written in 1895..... | 1,256,496 40 |
| Premiums received thereon..... | 79,664 58 |
| Steam Boiler risks written in 1895..... | 10,941,350 00 |
| Premiums received thereon..... | 35,524 81 |
| Total risks in force December 31, 1895..... | 90,213,152 15 |
| Total premiums received from commencement to date..... | 1,547,800 29 |
| Total losses paid from commencement to date..... | 598,283 69 |
| Excess of premiums over losses..... | \$ 949,516 60 |

BUSINESS IN COLORADO IN 1895.

| | |
|------------------------|-----------------|
| Risks written..... | \$ 3,985,480 00 |
| Premiums received..... | 58,367 85 |
| Losses paid..... | 30,108 98 |
| Losses incurred..... | 30,108 98 |
| Tax..... | 1,167 35 |

UNITED STATES BRANCH
UNION MARINE INSURANCE COMPANY.
(LIMITED)

Principal Office.....51 Wall St., New York, N. Y.

(Organized in 1863.)

JONES & WHITLOCK, Attorneys.

ASSETS.

| | |
|---------------------------------------|---------------|
| Market value of bonds and stocks..... | \$ 539,804 80 |
| Cash in bank..... | 11,119 74 |
| Premiums in course of collection..... | 37,320 59 |
| All other assets..... | 2,919 81 |
| Total admitted assets..... | \$ 591,164 94 |

LIABILITIES.

| | |
|------------------------|---------------|
| Unpaid losses..... | \$ 86,259 75 |
| Unearned premiums..... | 45,851 15 |
| Other liabilities..... | 14,904 81 |
| Total liabilities..... | \$ 147,015 71 |

INCOME IN 1895.

| | |
|--|---------------|
| Net cash actually received for premiums..... | \$ 231,022 31 |
| Received from interest and dividends..... | 16,301 84 |
| Received from rents and all other sources..... | 41,332 69 |
| Total income..... | \$ 288,656 84 |

EXPENDITURES IN 1895.

| | |
|--|---------------|
| Net amount paid for losses..... | \$ 173,012 92 |
| Commissions and brokerage..... | 24,479 42 |
| Salaries of officers and employes..... | 5,680 00 |
| Taxes..... | 6,615 35 |
| All other expenditures..... | 80,188 73 |
| Total expenditures..... | \$ 289,976 42 |

MISCELLANEOUS.

| | |
|--|------------------|
| Risks written in 1895..... | \$ 59,201,706 00 |
| Premiums received thereon..... | 267,982 63 |
| Total risks in force December 31, 1895..... | 2,391,864 00 |
| Total premiums received from commencement to date..... | 4,228,041 66 |
| Total losses paid from commencement to date..... | 1,538,069 32 |
| Excess of premiums over losses..... | \$ 2,689,972 34 |

BUSINESS IN COLORADO IN 1895.

None.

UNITED STATES CASUALTY COMPANY.

Principal Office.....40 Nassau St., New York

(Organized in 1895.)

BENJ. F. TRACY, Pres.

WM. H. CHESEBROUGH, Jr., Secy.

CASH CAPITAL, \$300,000.00.

ASSETS.

| | | |
|---------------------------------------|----|------------|
| Interest outstanding..... | \$ | 4,841 67 |
| Cost value of bonds and stocks..... | | 374,829 06 |
| Cash on hand and in bank..... | | 103,548 39 |
| Premiums in course of collection..... | | 43,120 98 |
| All other assets..... | | 12,790 14 |
| Total..... | \$ | 539,130 24 |
| Deduct items not admitted..... | | 12,790 14 |
| Total admitted assets..... | \$ | 526,340 10 |

LIABILITIES.

| | | |
|---|----|------------|
| Capital stock paid up..... | \$ | 300,000 00 |
| Unpaid losses..... | | 39,646 36 |
| Unearned premiums..... | | 135,225 72 |
| Other liabilities..... | | 776 33 |
| Total liabilities, including capital..... | \$ | 475,648 35 |
| Net surplus..... | | 50,691 75 |

INCOME IN 1895.

| | | |
|--|----|------------|
| Net cash actually received for premiums..... | \$ | 332,802 46 |
| Received from interest and dividends..... | | 3,898 87 |
| Received from rents and all other sources..... | | 3 30 |
| Total income..... | \$ | 336,704 63 |
| Excess of income over expenditures..... | | 41,167 89 |

EXPENDITURES IN 1895.

| | | |
|---|----|------------|
| Net amount paid for losses..... | \$ | 82,081 56 |
| Medical examiners' fees..... | | 3,064 93 |
| Commissions and brokerage..... | | 78,516 92 |
| Salaries and officers and employes..... | | 75,813 55 |
| Taxes..... | | 6,212 82 |
| All other expenditures..... | | 49,847 26 |
| Total expenditures..... | \$ | 295,537 04 |

MISCELLANEOUS.

| | | |
|--|----|----------------|
| Accident risks written in 1895..... | \$ | 377,293,775 00 |
| Premiums received thereon..... | | 365,211,039 00 |
| Employers' liability risks written in 1895..... | | 14,442,001 00 |
| Premiums received thereon..... | | 76,957 10 |
| Steam boiler risks written in 1895..... | | 4,493,800 00 |
| Premiums received thereon..... | | 8,502 28 |
| Automatic Sprinkler risks written in 1895..... | | 1,094,500 00 |
| Premiums received thereon..... | | 6,944 20 |
| Total risks in force December 31, 1895..... | | 167,883,716 00 |
| Total premiums received from commencement to date..... | | 332,802 46 |
| Total losses paid from commencement to date..... | | 82,081 56 |
| Excess of premiums over losses..... | \$ | 250,720 90 |

BUSINESS IN COLORADO IN 1895.

| | | |
|------------------------|----|--------------|
| Risks written..... | \$ | 2 876,500 00 |
| Premiums received..... | | 4,523 83 |
| Losses paid..... | | 856 62 |
| Losses incurred..... | | 4,135 62 |
| Expense..... | | 1,627 20 |
| Tax..... | | 90 48 |

UNITED STATES GUARANTEE COMPANY.

Principal Office.....111 Broadway, New York

(Organized in 1890.)

EDWARD RAWLINGS, President.

D. J. TOMPKINS, Secretary.

CASH CAPITAL, \$250,000.00.

ASSETS.

| | | |
|---|----|------------|
| Cost value of real estate owned | \$ | 2,060 00 |
| Loans secured by mortgages on real estate | | 38,000 00 |
| Interest outstanding | | 3,633 00 |
| Cost value of bonds and stocks | | 328,030 97 |
| Cash on hand and in bank | | 31,893 76 |
| Premiums in course of collection | | 12,956 39 |
| Total | \$ | 416,571 12 |
| Deduct depreciation of assets | | 18,433 47 |
| Total admitted assets | \$ | 398,140 65 |

LIABILITIES.

| | | |
|--|----|------------|
| Capital stock paid up | \$ | 250,000 00 |
| Unpaid losses | | 40,286 89 |
| Unearned premiums | | 48,419 26 |
| Other liabilities | | 1,927 32 |
| Total liabilities, including capital | \$ | 340,633 47 |
| Net surplus | | 57,507 18 |

INCOME IN 1895.

| | | |
|---|----|------------|
| Net cash actually received for premiums | \$ | 92,617 52 |
| Received from interest and dividends | | 12,775 20 |
| Total income | \$ | 105,392 72 |
| Excess of income over expenditures | | 37,340 62 |

EXPENDITURES IN 1895.

| | | |
|---|----|-----------|
| Net amount paid for losses | \$ | 11,493 14 |
| Paid dividends | | 15,000 00 |
| Commissions and brokerage | | 12,780 39 |
| Salaries of officers and employes | | 13,548 70 |
| Taxes, &c. | | 1,925 72 |
| Inspection | | 1,945 10 |
| All other expenditures | | 11,359 05 |
| Total expenditures | \$ | 68,052 10 |

MISCELLANEOUS.

| | | |
|---|----|---------------|
| Risks written in 1895 | \$ | 24,736,433 00 |
| Premiums received thereon | | 120,351 17 |
| Total risks in force December 31, 1895 | | 18,574,440 00 |
| Total premiums received from commencement to date | | 473,811 19 |
| Total losses paid from commencement to date | | 148,479 86 |
| Excess of premiums over losses | \$ | 325,331 33 |

BUSINESS IN COLORADO IN 1895.

| | | |
|-------------------------|----|------------|
| Risks written | \$ | 398,500 00 |
| Premiums received | | 1,412 02 |
| Losses paid | | 252 42 |
| Losses incurred | | 252 42 |
| Expense | | 315 06 |
| Tax | | 28 24 |

LIST OF AGENTS.



LIST OF LOCAL AGENTS FOR 1896.

FIRE AND FIRE AND MARINE COMPANIES.

GIVING NAME, PLACE OF BUSINESS AND COMPANIES REPRESENTED BY
EACH AGENT LICENSED.

Ætna Fire Insurance Co., Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-------------------------|------------------|
| Killian, James..... | Walsenburg | Berthoud, E. L..... | Golden |
| Reynolds, D. T..... | Aspen | Keck, C. M..... | Glenwood Springs |
| Willis, George A..... | Alamosa | Deleplain & Crosby..... | Grand Junction |
| White, Fred..... | Boulder | Tomay, John..... | Georgetown |
| Jones, D. M..... | Buena Vista | Moss, Fred A..... | Idaho Springs |
| Hicks & Roberts..... | Central City | Sutphen, R. G..... | Longmont |
| Kennedy, M..... | Colorado Springs | Stickley & Shaw..... | Leadville |
| McClure, Wm. H..... | Canon City | Bucky & Hart..... | La Junta |
| Drake, Martin, Jr..... | Colorado City | McCreery, W. H..... | Loveland.. |
| Smith & Van Orden..... | Cripple Creek | Markham, L. Wirt..... | Lamar |
| Ball, F. S..... | Castle Rock | Smith & McCauley..... | Las Animas |
| Crater & Jessup..... | Denver | Redding, W. O..... | Montrose |
| Prewitt & Pickerill..... | Durango | Sanford, Wm. C..... | Monte Vista |
| Bassett, Alden..... | Del Norte | Smiley, W. E..... | Manitou |
| King, A. R..... | Delta | Abbott, James W..... | Ouray |
| Carver, A. E..... | Elbert | Middlekamp, E. G..... | Pueblo |
| Cinston, J. W..... | Fruita | Hess, Wm. B..... | Rico |
| Akin, Harris..... | Fort Collins | Smith, E. J..... | Rocky Ford |
| Miller, George A..... | Fairplay | O'Brien & De Weese..... | Salida |
| Hanks, J. M..... | Florence | Lindsay, Arthur A..... | Trinidad |
| Scott & Lyons..... | Greeley | Watson & Moore..... | Telluride |

Agricultural Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|------------------|----------------------|-----------|
| Boyd, John L..... | Denver | Stickley & Shaw..... | Leadville |
| McMillen, J. P..... | Colorado Springs | Morris, Henry O..... | Pueblo |

Alliance Assurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-------------------------------|-----------|
| Reynolds, D. T..... | Aspen | Stickley & Shaw..... | Leadville |
| Munson, J. Y..... | Berthoud | McCreery, W. H..... | Loveland |
| Wilson, Thomas V..... | Boulder | Smiley, W. E..... | Manitou |
| Shapcott, Wm. G..... | Colorado Springs | Abbott, Jas. W..... | Ouray |
| Rockafellow, B. F..... | Canon City | Kirtland & Hill..... | Pueblo |
| Prewitt & Pickerill..... | Durango | Day, Ed. H..... | Trinidad |
| Holt & Axtel..... | Crested Butte | Painter, Chas. F..... | Telluride |
| Montgomery, T. J..... | Fort Collins | Hess, W. B..... | Rico |
| Darrow Bros..... | Glenwood Springs | The McCracken, Storrs Co..... | Denver |
| Sanborn, B. D..... | Greely | MacCracken, R. E..... | Denver |
| Sills, C. T..... | Gunnison | Fowler, W. E..... | Como |
| Avery, H. A..... | Lake City | | |

American Insurance Company, Massachusetts.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|---------------------------------------|---------------|
| Guy, Edwin K..... | Colorado Springs | Bartels Bros. & Bishop..... | Cripple Creek |
| Wm. Farnsworth & Co..... | Denver | The Security Insurance Agency Co..... | Denver |
| Young & Patterson..... | Pueblo | | |

American Insurance Company, New Jersey.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|--------------------------|--------|
| Crater & Jessup..... | Denver | Middlekamp, Edwin G..... | Pueblo |
| McIntyre, Wakeman H..... | Colorado Springs | | |

American Central Insurance Company, Missouri.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------------|------------------|----------------------------|----------------|
| Knoch, Chas. J..... | Denver | Painter, Chas. F..... | Telluride |
| Dwyre, C. Golding..... | Fort Collins | Gill, Henry E..... | Cripple Creek |
| Logan, W. A..... | Buena Vista | Cowie & Moorehead..... | Boulder |
| Lawton, A. L..... | Colorado Springs | Hicks & Roberts..... | Central City |
| Scott & Lyon..... | Greely | Baxter, James H..... | Del Norte |
| Kaapche, Richard..... | Trinidad | Sanford, Wm. C..... | Monte Vista |
| Scott, P. G..... | West Las Animas | Smith, Curtis J..... | Creede |
| Brown, L. A. W..... | Aspen | Mix, Samuel P..... | Alamosa |
| Smiley, W. E..... | Manitou | Sills, Chas. T..... | Gunnison |
| Buckley & Hart..... | La Junta | J. K. Dempsey & Co..... | Pueblo |
| Eckerley, Wm. A..... | Montrose | Delaplain & Crosby..... | Grand Junction |
| Abbott, James W..... | Ouray | Norton, Enos H..... | Montrose |
| Robin Bros..... | Silverton | Frederickson, Chas. J..... | Canon City |
| Inter-State Investment Co..... | Durango | Fitzgerell, J. J..... | Florence |
| Stickley & Shaw..... | Leadville | Thedinger & Bennett..... | Victor |
| Endinger, George..... | Glenwood Springs | | |

American Fire Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------|--------|-------------------|------------------|
| Lyons & Johnson..... | Denver | Lawton, A. L..... | Colorado Springs |

Atlas Assurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-----------------------|------------------|
| Mackey, A. P..... | Aspen | Seifried, Henry..... | Georgetown |
| Willis, George A..... | Alamosa | Stickley & Shaw..... | Leadville |
| Wilson, Thomas V..... | Boulder | Avery, H. A..... | Lake City |
| Pennabaker & Atwell..... | Cripple Creek | Russell, John T..... | La Junta |
| Frederickson, C. J..... | Canon City | Olney, Willis E..... | Longmont |
| Packard, D. C..... | Denver | McCreery, W. H..... | Loveland |
| Prewitt & Pickerill..... | Durango | Smiley, W. E..... | Manitou |
| Smith, H. H..... | Delta | Abbott, James W..... | Ouray |
| Bassett, Alden..... | Del Norte | Kirtland & Hill..... | Pueblo |
| Emigh, C. C..... | Fort Collins | Hess, W. B..... | Rico |
| Wetmore, Wm. H..... | Florence | Painter, Chas. F..... | Telluride |
| Dickson, A. J..... | Glenwood Springs | Tipton, C. F..... | Trinidad |
| Sanborn, B. D..... | Greely | Wortman, Frank B..... | Colorado Springs |
| Cameron, Jas. W..... | Grand Junction | | |

British America Assurance Company, Canada.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|---------|--------------------------|-----------|
| Irwin, David W..... | Akron | Chatfield, James F..... | Littleton |
| Mix, Samuel P..... | Alamosa | Shallenberger, H. G..... | Loveland |

British America Assurance Company—Continued.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|--------------------------|----------------|
| Smith & Mulquen..... | Aspen | Curran, E. F..... | Manitou |
| Cowie & Moorehead..... | Boulder | Warburton, Geo. S..... | Monte Vista |
| Bonney, Josiah M..... | Buena Vista | Redding, W. O..... | Montrose |
| Mitchell & McCall..... | Colorado Springs | White, Henry..... | Monument |
| Holt & Axtel..... | Crested Butte | Hahn, C. A..... | Newcastle |
| Gill, Henry E..... | Cripple Creek | Abbott, James W..... | Ouray |
| Bassett, Alden..... | Del Norte | Miles & Stewart..... | Pueblo |
| Baldwin, D. S..... | Delta | Little, Chas. A..... | Rico |
| Crater & Jessup..... | Denver | Fast, August..... | Silverton |
| Lamey, H. T..... | Denver | Brown, G. C..... | Sterling |
| Miller, W. L. A..... | Denver | Painter, Chas. F..... | Telluride |
| Marchbanks, W. J..... | Denver | Collier, T. B..... | Trinidad |
| Gallotti, Frank..... | Durango | Lichty, Harvey M..... | Wray |
| Fitzgerrell, James J..... | Florence | Davis, Joseph A..... | West Cliff |
| Montgomery, Thos. J..... | Fort Collins | Barth, Albert H..... | Arvada |
| Tomay, John..... | Georgetown | Cairns, J..... | Grand Lake |
| Edinger, George..... | Glenwood Springs | Raysdale, C. B..... | Ordway |
| Berthoud, E. L..... | Golden | Heiskill, Tyler D..... | Fort Morgan |
| McMullin, Sam'l. G..... | Grand Junction | Barclay, Edgar..... | Longmont |
| Sanbor, B. D..... | Greeley | Lindsley, Chas. F..... | Elizabeth |
| Whitney, George C..... | Idaho Springs | Calms, Martz..... | Canon City |
| Loveland, Lewis C..... | Julesburg | Beardsley, Geo. B..... | West Cliff |
| Miller, Marion F..... | La Junta | Orange, Will J..... | Silver Cliff |
| Thoman, Clemens B..... | Lamar | Maltby, Rufus C..... | Buena Vista |
| Gunst, C. A..... | Lake City | Blake, J. V..... | Pagosa Springs |
| Stickley & Shaw..... | Leadville | Tandy, E. S..... | Carbondale |
| Chalheld, Jas. F..... | Littleton | Shallenberger, H. G..... | Loveland |

Citizens' Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|----------------|--------|
| Darnell, C. L. C..... | Colorado Springs | Ray, C. F..... | Pueblo |
| Colorado Insurance Agency Co..... | Denver | | |

Commercial Union Assurance Company (Ltd.), England.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|-------------------------|---------------|
| Gibson, H. A..... | Akron | Moss, Frederick A..... | Idaho Springs |
| White, Fred..... | Boulder | Pound, Wm. H..... | Julesburg |
| Jones, D. M..... | Buena Vista | Sutphen, R. G..... | Longmont |
| Fullerton & Seymour..... | Central City | Thompson, W. L..... | Leadville |
| Lawton, Andrew L..... | Colorado Springs | Seely, Charles L..... | La Junta |
| McClure, W. H..... | Canon City | Allen, E. S..... | Loveland |
| Holt & Axtel..... | Crested Butte | Scott, H. S..... | Lafayette |
| Gill, Henry E..... | Cripple Creek | Sanford, W. C..... | Monte Vista |
| Williams, James..... | Denver | Curran, Edwin F..... | Manitou |
| Prewett & Pickerill..... | Durango | Mallaby, Oliver W..... | Pueblo |
| Baldwin, D. S..... | Delta | Hess, Wm. B..... | Rico |
| Bassett, Alden..... | Del Norte | Brown, Geo. C..... | Sterling |
| Thomas, Frank N..... | Eaton | Fast, August..... | Silverton |
| Dwyre, C. Golding..... | Fort Collins | Lindsay, Arthur A..... | Trinidad |
| Warner, George W..... | Fort Morgan | Painter, Chas. F..... | Telluride |
| Fitzgerrell, James J..... | Florence | Kearns, John P..... | Walsenburg |
| Scott & Lyons..... | Greeley | O'Brien & De Wesse..... | Salida |
| Keck, C. M..... | Glenwood Springs | Walker, S. E..... | Castle Rock |
| Tomay, John..... | Georgetown | Phillips, B. H..... | Palmer Lake |
| Ward, Thomas..... | Golden | | |

Concordia Fire Insurance Company, Wisconsin.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------|------------------|---------------------------|----------------|
| Morris, Henry O..... | Pueblo | Willis & Colt..... | Alamosa |
| Rich, E. S. C..... | Denver | Sampson, C. M..... | Antonito |
| Stickley & Shaw..... | Leadville | Bassett, Alden..... | Del Norte |
| Tomay, John..... | Georgetown | Fitzgeroll, J. J..... | Florence |
| Gilman, Sam..... | Rockvale | Sloan, Wood & Co..... | Durango |
| Olney, W. E..... | Longmont | Vannice & Bandy..... | Grand Junction |
| McMillen, J. P..... | Colorado Springs | Fenlason, L. R..... | Rocky Ford |
| Day, Edward H..... | Trinidad | Russell, John T..... | La Junta |
| Ross, A. R..... | Salida | Calloway, C. E. & Co..... | Cripple Creek |
| Painter, Chas. F..... | Telluride | | |

Connecticut Fire Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------------|------------------|-------------------------|-------------|
| Brown, L. A. W..... | Aspen | Markham, L. Wirt..... | Lamar |
| Lincoln, Stanton G..... | Boulder | Stickley & Shaw..... | Leadville |
| McClure, W. H..... | Canon City | Hill, O. G..... | Littleton |
| Lawton, A. L..... | Colorado Springs | Miller, F. J..... | Longmont |
| Smith, Curtis J..... | Creede | Maben, J. S..... | Monte Vista |
| Smith & Van Orden..... | Cripple Creek | Reeves & Atkinson..... | Montrose |
| Thompson & Benedict..... | Denver | Abbott, James W..... | Ouray |
| Kephart, George W..... | Durango | Morris, Henry O..... | Pueblo |
| Johnson, J. G. & Co..... | Florence | O'Brien & De Wesse..... | Salida |
| Edwards, Budrow & Kissick..... | Fort Collins | Robin Bros..... | Silverton |
| Tomay, John..... | Georgetown | Painter, Chas F..... | Telluride |
| Keck C. M..... | Glenwood | Collier, T. B..... | Trinidad |
| Deleplain, M. O..... | Grand Junction | Kearns, Geo. T..... | Walsenburg |
| Senior, John H..... | Greeley | Johnson, D. E..... | Fort Morgan |
| Russell, John T..... | La Junta | | |

Continental Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|----------------|------------------------|------------------|
| Brown, L. A. W..... | Aspen | Painter, Chas. F..... | Telluride |
| Hurst, S. G..... | Brighton | Hess, W. B..... | Rico |
| Mackey, A. J..... | Boulder | Abbott, James W..... | Ouray |
| Mackey & Davis..... | Central City | Roof, Fred A..... | Walsenburg |
| McClure, W. H..... | Canon City | Sparrow, M. H..... | La Junta |
| Campbell, C. C..... | Durango | Tomay, John..... | Georgetown |
| Anfenger, L. & Co..... | Denver | Veak, John E..... | Cripple Creek |
| Montgomery, T. J..... | Fort Collins | Clows, W. L..... | Hugo |
| Gordon, John..... | Gunnison | Dunbar, O..... | Berthoud |
| Berthoud, E. L..... | Golden | Hitt W. D..... | Greeley |
| Ramey Bros..... | Grand Junction | McDonald, John M..... | Denver |
| Moss, F. A..... | Idaho Springs | Lavill, F. N..... | Elbert |
| Supphen, R. G..... | Longmont | Spangler, O..... | Peyton |
| Evelt, W. S..... | Loveland | Sweetland, R. S..... | Denver |
| Old, W. W..... | Leadville | Walker, S. E..... | Castle Rock |
| Sanford, W. C..... | Monte Vista | Tuttle, C. R..... | Denver |
| Young & Crockett..... | Pueblo | Killian, J. R..... | Walsenburg |
| Brigham, E..... | Trinidad | Norton, Mrs. H. A..... | Montrose |
| Amshury, A. E..... | Delta | Shapcott, Wm. G..... | Colorado Springs |
| Eckerly, Wm. A..... | Montrose | Phelps & Reardon..... | Victor |
| Smiley, W. E..... | Manitou | | |

Delaware Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|---------------------------------|------------------|
| Carlton, Albert E..... | Colorado Springs | Williams & Gottlieb..... | Trinidad |
| Crates, Edwin L..... | Boulder | The McDowell Investment Co..... | Denver |
| McDowell, H. S. & Co..... | Denver | Gottlieb, L..... | Trinidad |
| Brown & Gill..... | Pueblo | Wortman, F. B..... | Colorado Springs |

Eagle Fire Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------|--------|-------|-------|
| Forrester & Co. | Denver | | |

Farragut Fire Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------|--------|-------|-------|
| Wadsworth, H. L. | Denver | | |

Fire Association of Philadelphia, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------|------------------|--------------------------|------------------|
| Mackey, A. P. | Aspen | Seifried, Henry | Georgetown |
| White, Fred. | Boulder | Keck, C. M. | Glenwood Springs |
| Smith & Van Orden | Cripple Creek | McMillin, S. G. | Grand Junction |
| Lawton, A. L. | Colorado Springs | Bush & Armstrong | Idaho Springs |
| McFarlane, A. | Canon City | Braiden, John C. | LaJara |
| Thompson & Benedict | Denver | Buckey & Hart | La Junta |
| Campbell, C. C. | Durango | Abbott, Jacob J. | Lake City |
| Montgomery, T. J. | Fort Collins | Cooper, D. E. | Lamar |
| Larrison, Lee | Golden | Smith & McCauley | Las Animas |
| Sanborn, B. D. | Greeley | Stickley & Shaw | Leadville |
| Ramey Bros. | Grand Junction | Day, Chas. E. | Longmont |
| Robert Blum & Co. | Longmont | Curran, Edward F. | Manitou |
| Miles & Stewart | Pueblo | Chenmy, Lewis H. | Monte Vista |
| O'Brien & De Wesse | Salida | Redding, Wm. O. | Montrose |
| Brigham, E. | Trinidad | Abbott, James W. | Ouray |
| Mix, Samuel P. | Alamosa | Kirtland & Hill | Pueblo |
| Mackey, Andrew J. | Boulder | Hess, Wm. B. | Rico |
| Sindlinger, Dan C. | Buena Vista | Wallace, Robert E. | Salida |
| McClue & Co., A. H. | Canon City | Painter, Chas. F. | Telluride |
| Patchen, W. L. | Cheyenne Wells | Robin Bros. | Silverton |
| McIntyre, W. H. | Colorado Springs | Ronde, Smith & Van Orden | Victor |
| Smith, Curtis J. | Creede | Kearns, John P. | Wa'senburg |
| Holt & Axtell | Crested Butte | Mix, Samuel P. | Alamosa |
| Baxter, James H. | Del Norte | Smith, Edwin J. | Rocky Ford |
| Blair & Mastin | Delta | Hively, Edwin W. | Salida |
| Williams, James | Denver | Shapcott, Wm. G. | Colorado Springs |
| Galloti, Frank | Durango | Riley & Wright | Gillette |
| Gillus, Agnes B. | Eaton | Adams & Crockett | Victor |
| Fitzgerrell, James J. | Florence | Old, W. W. | Leadville |
| Dwyre, C. Go'ding | Fort Collins | Logan, W. R. | Buena Vista |
| Warner, George W. | Fort Morgan | | |

Fireman's Fund Insurance Company, California.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|-------------------|-------------------|----------------|
| McCaslin, O. W. | Steamboat Springs | Larrison, Lee | Golden |
| Painter, Charles F. | Telluride | DeLong, H. T. | Grand Junction |
| Lindsay, A. A. | Trinidad | Senier, J. H. | Greeley |
| King, W. J. | Villa Grove | Sills, C. T. | Gunnison |
| Sisson, F. M. | Wray | Beggs & Moore | Holyoke |
| Kearns, John P. | Wa'senburg | Bush & Montgomery | Idaho Springs |
| Durham, B. F. | Yuma | Russell, J. T. | La Junta |
| Willis, George W. | Alamosa | Avery, H. A. | Lake City |
| Reynolds, D. T. | Aspen | Scott, P. G. | Las Animas |
| Munson, Jno. G. | Berthoud | Milner & Hurd | Leadville |
| Day, John W. | Boulder | Chatfield, J. H. | Littleton |
| Hurst, S. G. | Brighton | Sutphen, R. G. | Longmont |
| Logan, W. R. | Buena Vista | McCreery, W. H. | Loveland |
| Bridwell & Cassidy | Canon City | Norton, E. E. | Lyon |
| Fullerton & Seymour | Central City | Clark, C. A. | Louisville |
| Drake, Martin, Jr. | Colorado City | Smiley, W. E. | Manitou |

Fireman's Fund Insurance Company—Continued.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|----------------------|-------------|
| Lawton, A. L..... | Colorado Springs | Clark, W. J..... | Monte Vista |
| Adamson, Loyd M..... | Cripple Creek | Eckerly, W. A..... | Montrose |
| Smith, C. J..... | Creede | White, Harvey..... | Monument |
| Seymour, C. A..... | Craig | Wildback, H. A..... | Meeker |
| Rassett, Alden..... | Del Norte | Abbott, J. W..... | Ouray |
| King, A. R..... | Delta | Wheeler, J. S..... | Platteville |
| Shaw, Frank..... | Denver | Kirtland & Hill..... | Pueblo |
| Prewett, Pickerill & Kephart..... | Durango | Hess, W. B..... | Rico |
| Hanks, J. M..... | Florence | Crawford, A. M..... | Ridgway |
| Montgomery, T. J..... | Fort Collins | Smith, Ed J..... | Rocky Ford |
| Trombly, G. W..... | Fort Lupton | Fairbanks, Lee..... | Saguache |
| Warner, G. W..... | Fort Morgan | Bell, R..... | Salida |
| Seifried, Henry..... | Georgetown | Robin Bros..... | Silverton |
| Darrow Bros..... | Glenwood Springs | Smith, M. H..... | Sterling |

Fireman's Insurance Company, Maryland.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------|--------|-------|-------|
| Barrow Bros..... | Denver | | |

Franklin Fire Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------------|------------------|-----------------------|--------|
| Willis, Henry LeB. & Co..... | Colorado Springs | Brayton, E. & Co..... | Pueblo |
| Vickers & McCartney..... | Denver | | |

German Fire Insurance Company, Freeport, Illinois.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------|------------------|--------------------------|--------------|
| Frith & Eppich..... | Denver | Manderville, J. D..... | Fort Collins |
| McFarlane, Alex..... | Canon City | McCreery, W. H..... | Loveland |
| Barnes, F. W..... | Golden | Old, W. W..... | Leadville |
| Brown, B. B..... | Lamar | Prindle & Calder..... | Akron |
| Brown, L. A. W..... | Aspen | Rockafellow, B. F..... | Canon City |
| Buckey & Hart..... | La Junta | Sutphen, R. G..... | Longmont |
| Brush, F. W..... | Salida | Smiley, W. E..... | Manitou |
| Chatfield, J. H..... | Littleton | Sandborn, B. D..... | Greeley |
| Dillon, W..... | Castle Rock | Williams & Gottlieb..... | Trinidad |
| Day, J. W..... | Boulder | Young & Crockett..... | Pueblo |
| Emigh, C. C..... | Fort Collins | Eckerly, W. A..... | Montrose |
| Gaylord, Paul B..... | Denver | Hively, E. W..... | Salida |
| Hanks, J. M..... | Florence | Gottlieb, D..... | Trinidad |
| Jones, D. M..... | Buena Vista | Fenlason, L. R..... | Rocky Ford |
| Jackson, J. M..... | Colorado City | Shallenberger, H. G..... | Loveland |
| Keck, C. M..... | Glenwood Springs | Norton, E. H..... | Montrose |
| Lawton, A. L..... | Colorado Springs | Frey, Herman..... | Las Animas |
| Lambright, A. M..... | Las Animas | | |

German Fire Insurance Company, Peoria, Illinois.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------|--------|--------------------|---------|
| Boyd, John L..... | Denver | Cobb, Chas. A..... | Greeley |

German-American Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-------------------------|-------------|
| Watson & Moore..... | Telluride | Loveland, Lewis E..... | Julesburg |
| Brown, L. A. W..... | Aspen | Bermont, George C..... | Lafayette |
| Munson, J. Y..... | Berthoud | Russell, John T..... | La Junta |
| Mackey, Andrew J..... | Boulder | Sutphen, Riley G..... | Longmont |
| Irwin & Lee..... | Brighton | McCreery, Wm. H..... | Loveland |
| Cole, Judson E..... | Buena Vista | Wallace Henry L..... | Louisville |
| McClure, Wm. H..... | Canon City | Smiley, Wm. E..... | Manitou |
| Fullerton & Seymour..... | Central City | Corlett, Chas. M..... | Monte Vista |
| Kennedy, Matthew..... | Colorado Springs | Beardsley, A. L..... | Newcastle |
| Benedict & Smith..... | Creede | Abbott, James W..... | Ouray |
| Marshall & Morawetz..... | Cripple Creek | Scott, Smith & Co..... | Pueblo |
| Bassett, Alden..... | Del Norte | Hess, Wm. B..... | Rico |
| Smith, H. H..... | Delta | Hively, Edwin W..... | Salida |
| Crater & Jessup..... | Denver | Robin Bros..... | Silverton |
| Campbell, C. C..... | Durango | Smith, Martin H..... | Sterling |
| Wetmore, Wm. H..... | Florence | Thompson, Willis L..... | Leadville |
| Montgomery, Thos J..... | Fort Collins | Painter, Chas. F..... | Telluride |
| Hill, Wm. A..... | Fort Morgan | Hall & Pruett..... | Victor |
| Tomay, John..... | Georgetown | Roof, Fred O..... | Walsenburg |
| Berthoud, E. L..... | Golden | Sisson, F. M..... | Wray |
| Keck, Christian M..... | Glenwood Springs | Martin, C. H..... | Emma |
| McMullen, S. G..... | Grand Junction | Chapman, C. C..... | Otis |
| Sanborn, Burton D..... | Greeley | Gannon, Lem..... | Ramah |
| Sills, Chas. F..... | Gunnison | Day, Edward H..... | Trinidad |
| Beggs, Stewart W..... | Holyoke | Kearns, John P..... | Walsenburg |
| Bush & Armstrong..... | Idaho Springs | | |

Glens Falls Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|------------------|--------------------------|---------|
| Cowie & Moorehead..... | Boulder | H. S. McDowell & Co..... | Denver |
| Cunningham, Chas L..... | Colorado City | Smiley, W. E..... | Manitou |
| Hemenway, A..... | Colorado Springs | Morris, Henry O..... | Pueblo |
| Farrar, L. B..... | Colorado Springs | | |

Girard Fire and Marine Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------|------------------|----------------------|--------|
| Forester & Co..... | Denver | Miles & Stewart..... | Pueblo |
| Lawton, A. L..... | Colorado Springs | | |

Greenwich Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|--------------------------|------------------|
| Cowie & Moorehead..... | Boulder | Keck, Christian M..... | Glenwood Springs |
| Harriott, Wm. H..... | Colorado Springs | Painter, Chas F..... | Telluride |
| Knoch, Chas. J..... | Denver | Renshaw & Washburn..... | Cripple Creek |
| Prewett, Pickerill & Kephart..... | Durango | Thedinger & Bennett..... | Victor |
| Young, Emil W..... | Aspen | Wetmore, Wm. H..... | Florence |
| Stickley & Shaw..... | Leadville | Adams & Boling..... | Greeley |
| Mal'aby, Oliver W..... | Pueblo | Allen, E. S..... | Loveland |
| Hirely, Edwin W..... | Salida | Montgomery, T. J..... | Fort Collins |
| Lindsey, John A..... | Trinidad | Moss, Frederick A..... | Idaho Springs |
| Reeves & Atkinson..... | Montrose | De Long, Horace T..... | Grand Junction |

Grange Mutual Fire Insurance Company, Colorado.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------|---------|------------------|----------|
| Newcomb, J. A..... | Golden | Rider, G. D..... | Longmont |
| Blanton, C. K..... | Valmont | Smith, E. P..... | Quimby |

Hamburg Bremen Fire Insurance Company, Germany.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-----------------|----------|
| Guy, E. K..... | Colorado Springs | Brigham, E..... | Trinidad |
| Louis Anfenger & Co..... | Denver | | |

Hanover Fire Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------|------------------|--------------------------|--------|
| Mackey, Alex P..... | Aspen | Watson & Gilbert..... | Denver |
| Lewis, Edwin C..... | Boulder | Elijah Brayton & Co..... | Pueblo |
| Maybury, James F..... | Colorado Springs | | |

Hartord Fire Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|--------------------------|------------------|
| Berthoud, Edward L..... | Golden | O'Brien & De Wesse..... | Salida |
| Day, Chas. E..... | Longmont | Bermont, George E..... | Lafayette |
| Stickley & Shaw..... | Leadville | Logan, Wm. P..... | Buena Vista |
| McClue, Wm. H..... | Canon City | Keck, Christian M..... | Glenwood Springs |
| Dwyre, C. Golding..... | Fort Collins | Hanks, Jacob M..... | Florence |
| Warner, George W..... | Fort Morgan | Thompson & Benedict..... | Denver |
| Smith, Edwin J..... | Rocky Ford | Mackey, Alex P..... | Aspen |
| Abbott, James W..... | Ouray | Norhecott, Robert H..... | Akron |
| Allen, Edwin S..... | Loveland | Little, Richard S..... | Littleton |
| Abbott, Jacob J..... | Lake City | Sills, Charles T..... | Gunnison |
| Smiley, Wm. E..... | Manitou | Baxter, James H..... | Del Norte |
| Russell, John T..... | La Junta | Fullerton & Seymour..... | Central City |
| Day, John W..... | Boulder | Bush & Armstrong..... | Idaho Springs |
| Willis, George A..... | Alamosa | Drake, Martin, Jr..... | Colorado City |
| McMullin, Sam'l. G..... | Grand Junction | Warren, George D..... | Manzanola |
| Scott & Lyons..... | Greeley | Brigham, Elijah..... | Trinidad |
| Painter, Chas. F..... | Telluride | Young, Emil W..... | Aspen |
| Hess, Wm. B..... | Rico | Nicholson, J. H..... | Boulder |
| Kearns, John P..... | Walsenburg | Rockafellow, B. F..... | Canon City |
| Benedict & Smith..... | Creede | Lawton, A. L..... | Colorado Springs |
| Scott, Smith & Co..... | Pueblo | Smith & Van Orden..... | Cripple Creek |
| Hinkley, Henry S..... | Sterling | Gaylord, Paul B..... | Denver |
| Tewalt & Corlet..... | Monte Vista | Campbell, C. C..... | Durango |
| Elliot, Richard E..... | Monument | Ramey Bros..... | Grand Junction |
| Prewett, Pickerill & Kephart..... | Durango | Old, W. W..... | Leadville |
| Stephan, George..... | Delta | Mallaby, O. W..... | Pueblo |
| Redding, Wm. O..... | Montrose | Knowles, John..... | Rico |
| Gill, Henry S..... | Cripple Creek | Watson & Moore..... | Telluride |
| Thomas, Frank W..... | Eaton | McFarlane, Alex..... | Canon City |
| McIntyre, W. H..... | Colorado Springs | Shapcott, Wm. G..... | Colorado Springs |

Home Mutual Insurance Company, California.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|--------------------------|---------------|
| Stockman, F. H..... | Aspen | Moss, Fred A..... | Idaho Springs |
| Willis & Holt..... | Alamosa | Russell, J. T..... | La Junta |
| Day, J. W..... | Boulder | Avery, H. A..... | Lake City |
| Bridwell & Cassidy..... | Canon City | Shoemaker, E. i..... | Las Animas |
| Fullerton & Seymour..... | Central City | Milner & Hurd..... | Leadville |
| Lawton, A. L..... | Colorado Springs | Sanford, W. C..... | Monte Vista |
| King, A. R..... | Delta | Eckerly, Wm. A..... | Montrose |
| Shaw, Frank..... | Denver | Haskins, C. W..... | Ouray |
| Gallotti, Frank..... | Durango | Kirtland & Hill..... | Pueblo |
| Akin, Harris..... | Fort Collins | Hess, W. B..... | Rico |
| Seifried, Henry..... | Georgetown | Dey, Edward H..... | Trinidad |
| Darrow Bros..... | Glenwood Springs | Painter, Chas. F..... | Telluride |
| Larison, Lee..... | Golden | Pennebaker & Atwell..... | Cripple Creek |
| DeLong, H. T..... | Grand Junction | Kearns, J. P..... | Walsenburg |
| Senier, J. H..... | Greeley | Bent & Metley..... | Burlington |

Home Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-------------------------|-------------------|
| Fulton, Richard F..... | Boulder | McMullen, Sam'l. G..... | Grand Junction |
| McClure, Wm. H..... | Canon City | Scott & Lyons..... | Greeley |
| Fullerton & Seymour..... | Central City | Milner & Hurd..... | Leadville |
| Kennedy, Matthew..... | Colorado Springs | Day, Chas. E..... | Longmont |
| Shepherd & Ballard..... | Cripple Creek | Reeves & Atkinson..... | Montrose |
| Thompson & Benedict..... | Denver | Scott, Smith & Co..... | Pueblo |
| Akin, Harris..... | Fort Collins | O'Brien & De Wesse..... | Salida |
| Warner, George W..... | Fort Morgan | Lindsay, Arthur A..... | Trinidad |
| Darrow Bros..... | Glenwood Springs | Plank, P. W..... | Lincoln, Nebraska |
| Berthoud, Edward L..... | Golden | | |

Insurance Company of North America, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-------------------------------|------------------|
| Gibson, Homer A..... | Akron | Nelson, Robt. G., Jr..... | Littleton |
| Willis, George W..... | Alamosa | Clark, Chas. A..... | Louisville |
| Adair, W. M..... | Antonito | Allen, Edwin S..... | Loveland |
| Reynolds, Dexter T..... | Aspen | Day, Chas. E..... | Longmont |
| Mackey, Andrew J..... | Boulder | Smiley, Wm. E..... | Manitou |
| C'ark, Wm. M..... | Breckenridge | Cheney, Lewis H..... | Monte Vista |
| Hurst, Schuyler G..... | Brighton | Eckerly, Wm. A..... | Montrose |
| McClure, Wm. H..... | Canon City | Abbott, James W..... | Ouray |
| Fullerton & Seymour..... | Central City | Springfield, Jas. H..... | Platteville |
| Patchen, W. L..... | Cheyenne Wells | Kirtland & Hill..... | Pueblo |
| McIntyre, W. H..... | Colorado Springs | Hess, Wm. B..... | Rico |
| Benedict & Smith..... | Creede | Smith, Edwin J..... | Rocky Ford |
| Holt & Axtel..... | Crested Butte | Fairbanks, Lee..... | Saguache |
| Baxter, James K..... | Del Norte | Wallace, Robert E..... | Salida |
| Smith & Van Orden..... | Cripple Creek | Robin Bros..... | Silverton |
| King, A. A..... | Delta | Smith, Martin H..... | Sterling |
| Williams, James..... | Denver | Painter, Chas. F..... | Telluride |
| Gaymon, Oren K..... | Dillon | Brigham, Elijah..... | Trinidad |
| Gallotti, Frank..... | Durango | Rhode, Smith & Van Orden..... | Victor |
| Gillis, Agnes B..... | Eaton | Kearns, John P..... | Walsenburg |
| Fitzgerrell, Jas. J..... | Florence | Harris, John G..... | Wray |
| Akin, Harris..... | Fort Collins | Mix, Samuel P..... | Alamosa |
| Warner, Geo. W..... | Fort Morgan | Mackey, A. P..... | Aspen |
| Seifried, Henry..... | Georgetown | Sind'inger, Daniel C..... | Buena Vista |
| Keck, C. M..... | Glenwood Springs | Smith, Curtis J..... | Creede |
| Berthoud, Edward L..... | Golden | Blair & Mastin..... | Delta |
| De Long, H. T..... | Grand Junction | Dwyre, C. Golding..... | Fort Collins |
| Sanborn, B. D..... | Greeley | McMullen, Sam'l. G..... | Grand Junction |
| Gordon, John..... | Gunnison | Bush & Armstrong..... | Idaho Springs |
| Bush & Armstrong..... | Idaho Springs | Currin, Edward F..... | Manitou |
| Carruthers, John..... | Lafayette | Redding, Wm. O..... | Montrose |
| Braiden, John C..... | La Jara | Hirely, Edwin W..... | Salida |
| Buckley & Hart..... | La Junta | Shapcott, Wm. G..... | Colorado Springs |
| Abbott, Jacob J..... | Lake City | Norton, Enos H..... | Montrose |
| Cooper, Daniel E..... | Lamar | Riley & Wright..... | Gillette |
| Smith & McCauley..... | Las Animas | Adams & Crockett..... | Victor |
| Stickley & Shaw..... | Leadville | | |

Insurance Company of the State of Pennsylvania, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|-----------------------|-----------|
| Brook, C. W..... | Aspen | House, E. P..... | Greeley |
| Williamson, W. W..... | Colorado Springs | Milner & Hurd..... | Leadville |
| McFarlane, A. M..... | Canon City | Middlekamp, E. G..... | Pueblo |
| Critchell, C. R. & Co..... | Denver | Hively, E. W..... | Salida |
| Th Inter-State Investment Co..... | Durango | Collier, T. B..... | Trinidad |
| Darrow Bros..... | Glenwood Springs | Critchell, C. R..... | Denver |

Lancashire Insurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|------------------|------------------------|------------------|
| Willis, George A..... | Alamosa | Hess, Wm. B..... | Rico |
| Mackey, A. P..... | Aspen | Day, Edward H..... | Trinidad |
| Ramey Bros..... | Grand Junction | White, Fred..... | Boulder |
| Kearns, John P..... | Walsenburg | Lawton, A. L..... | Colorado Springs |
| Bassett, Alden..... | Del Norte | White, Eben..... | Longmont |
| Gaylord, Paul B..... | Denver | Redding, W. O..... | Montrose |
| McClanahan, A. M..... | Greeley | Abbott, James W..... | Ouray |
| Darrow Bros..... | Glenwood Springs | Pitzgerrell, J. J..... | Florence |
| Milner & Hurd..... | Leadville | Gallotti, Frank..... | Durango |
| Painter, Chas. F..... | Telluride | Gordon, Jno..... | Gunnison |
| Shepherd & Ballard..... | Cripple Creek | Mallaby, O. W..... | Pueblo |

Liverpool & London & Globe Insurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|-------------------|--------------------------|------------------|
| Stickley & Shaw..... | Leadville | Fullerton & Seymour..... | Central City |
| Day, Chas. E..... | Longmont | Sherman, C. M..... | Colorado City |
| Clark, Chas. A..... | Louisville | Lawton, A. L..... | Colorado Springs |
| McCreery, Wm. H..... | Love and | Seymour, Chas. A..... | Craig |
| Smiley, Wm. E..... | Manitou | Holt & Axtel..... | Crested Butte |
| Hay & Walbridge..... | Meeker | King, A. A..... | Delta |
| Clark, W. J..... | Monte Vista | Bassett, Alden..... | Del Norte |
| Redding, Wm. O..... | Montrose | Brannen & Kellogg..... | Denver |
| Elliott, Richard C..... | Monument | Burk, Fred O. L..... | Denver |
| Hahn, C. N. A..... | Newcastle | Gaymon, O. K..... | Dillon |
| Abbott, James W..... | Ouray | Gallotti, Frank..... | Durango |
| Springfield, Jas H..... | Plattville | Snook, Jas. E..... | Eaton |
| Scott, Smith & Co..... | Pueblo | Montgomery, Thos. J..... | Fort Collins |
| Hess, Wm. B..... | Rico | Warner, Geo. W..... | Fort Morgan |
| Smith, E. J..... | Rocky Ford | Hanks, J. M..... | Florence |
| Fairbanks, Lee..... | Saguache | Tomay, Jhn..... | Georgetown |
| Hively, Edwin H..... | Salida | Darrow, Chas. W..... | Glenwood Springs |
| Robin Bros..... | Silverton | Larison, Lee..... | Golden |
| Milner, Francis E..... | Steamboat Springs | De Long, Horace T..... | Grand Junction |
| Hinkley, Henry D..... | Sterling | Sanborn, Burton D..... | Greeley |
| Painter, Chas. F..... | Telluride | Gordon, John..... | Gunnison |
| Collier, T. B..... | Trinidad | Clark, Geo. E..... | Holyoke |
| Kearns, John P..... | Walsenburg | Branden, John F..... | La Jara |
| Laybourn, Myron H..... | Windsor | Russell, John T..... | La Junta |
| Durham, Benj. F..... | Yuma | Avery, Henry A..... | Lake City |
| Smith & Van Orden..... | Cripple Creek | Markham, L. Wirt..... | Lamar |
| Willis, George A..... | Alamosa | Lambright, Allen M..... | Las Animas |
| Gibson, Homer A..... | Akron | Riley & Wright..... | Gillette |
| Adair, Wm. M..... | Antonito | Lindsay, Chas. F..... | Elizabeth |
| Brown, L. A. W..... | Aspen | Orange, W. J..... | Silver Cliff |
| White, Fred..... | Boulder | Beardsley, Geo. B..... | West Cliff |
| Hurst, S. G..... | Brighton | Bushnell, Iretus D..... | Denver |
| Sindlinger, Dan'l C..... | Buena Vista | Yayer, William..... | Denver |
| Bridwell & Cassidy..... | Canon City | | |

London Assurance Corporation, England.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|------------------|-------------------------|------------------|
| Reynolds, D. T..... | Aspen | Tomay, John..... | Georgetown |
| Nicholson, John H..... | Boulder | Matthews, Wm. C..... | Golden |
| Kennedy, Matthew..... | Colorado Springs | Day, Chas. E..... | Longmont |
| Watson & Gilbert..... | Denver | Darrow Bros..... | Glenwood Springs |
| Montgomery, T. J..... | Fort Collins | Smiley, W. E..... | Manitou |
| Sanborn, B. D..... | Greeley | Haskins, C. W..... | Ouray |
| Keen Bros..... | Pueblo | O'Brien & De Weese..... | Salida |
| Lindsay, John A..... | Trinidad | Watson, C. S..... | Telluride |
| Bridwell & Cassidy..... | Canon City | | |

London and Lancashire Fire Insurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------------|------------------|-------------------------|---------------|
| Brown, L. A. W..... | Aspen | Sills, Chas. T..... | Gunnison |
| Nicholson, J. H..... | Boulder | McPherrin, E. N..... | Holyoke |
| Jones, D M..... | Buena Vista | Moss, Fred A..... | Idaho Springs |
| Darnell, James E..... | Breckenridge | Sparrow, M. H..... | La Junta |
| Willis, Henry LeB. & Co..... | Colorado Springs | Amy, H. A..... | Lake City |
| Holt & Axtell..... | Crested Butte | Thompson, Willis L..... | Leadville |
| Selbach, B. O..... | Cripple Creek | Blum & Co., Robert..... | Longmont |
| Bridwell & Cassidy..... | Canon City | Sanford, Wm. C..... | Monte Vista |
| Benedict & Smith..... | Creede | Haskins, C. W..... | Ouray |
| Millard & Fairlamb..... | Delta | Young & Crockett..... | Pueblo |
| Brannen & Kellogg..... | Denver | Hess, W. B..... | Rico |
| Pickerell, Wm. S..... | Durango | Hively, E. W..... | Salida |
| Wetmore, Wm. H..... | Florence | Fast, August..... | Silverton |
| Dwyre, C. Golding..... | Fort Collins | Painter, Chas. F..... | Telluride |
| Tomay, John..... | Georgetown | Collier, Thos. B..... | Trinidad |
| Keck, C. M..... | Glenwood Springs | Killian, Jas. R..... | Walsenburg |
| Matthews & Strine..... | Golden | Hall & Pruett..... | Victor |
| McMullin, Samuel G..... | Grand Junction | Heltzell, A. C..... | Denver |
| Sanborn, Burton D..... | Greeley | King & Robertson..... | Delta |

Manchester Fire Assurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|-------------------------|---------------|
| Willis, George..... | Alamosa | Moss, Fred A..... | Idaho Springs |
| Brown, L. A. W..... | Aspen | Milner & Hurd..... | Leadville |
| Sindlinger, D. C..... | Buena Vista | McCreery, W. C..... | Loveland |
| Bromley & Williamson..... | Boulder | White, Eben..... | Longmont |
| Bridwell & Cassidy..... | Canon City | Sparrow, M. H..... | La Junta |
| Bacon, W. H..... | Colorado Springs | Smiley, W. E..... | Manitou |
| Sherman, C. M..... | Colorado Springs | Reeves & Atkinson..... | Montrose |
| James Williams Agency Co..... | Denver | Abbott, J. W..... | Ouray |
| Bassett, Alden..... | Del Norte | Kirtland & Hill..... | Pueblo |
| Prewett, Pickerill & Kephart..... | Durango | Robin Bros..... | Silverton |
| King, A. R..... | Delta | Lindsay, A. A..... | Trinidad |
| Montgomery, T. J..... | Fort Collins | Painter, Chas. F..... | Telluride |
| De Long, H. T..... | Grand Junction | Van Aukin, John..... | Central City |
| Darrow Bros..... | Glenwood Springs | Renshaw & Washburn..... | Cripple Creek |
| Scott & Lyons..... | Greeley | Hanks, J. M..... | Florence |
| Tomay, John..... | Georgetown | Steel & Beall..... | Rocky Ford |

Manufacturers and Merchants Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|------------------|------------------|--------|
| Carpenter, J. E..... | Colorado Springs | Foote, A. C..... | Pueblo |
| Merritt & Grommon..... | Denver | | |

Mechanics' Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|----------------|--------|
| Dwinell, E. L. C..... | Colorado Springs | Ray, C. F..... | Pueblo |
| Colorado Insurance Agency Co..... | Denver | | |

Milwaukee Mechanics' Insurance Company, Wisconsin.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|--------------------------|----------|
| Reynolds, D. T..... | Aspen | Sutphen, R. G..... | Longmont |
| Bromley & Williamson..... | Boulder | Foote, A. C..... | Pueblo |
| Lawton, A. L..... | Colorado Springs | Williams & Gottlieb..... | Trinidad |
| Bridwell & Cassidy..... | Canon City | Frith & Eppich..... | Denver |

Milwaukee Mechanics' Insurance Company—Continued.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|--------------|--------------------------|---------------|
| Edward S. Rich & Co..... | Denver | Old, W. W..... | Leadville |
| Emigh, C. C..... | Fort Collins | Young & Crockett..... | Pueblo |
| Baker, W. C..... | Greeley | Gill, Henry E..... | Cripple Creek |
| Russell, John T..... | La Junta | Gottleib, D. & Sons..... | Trinidad |
| Stickley & Shaw..... | Leadville | Morris, Henry O..... | Pueblo |
| McCreery, W. H..... | Loveland | | |

Mutual Guarantee Fund Fire Insurance Company, Colorado.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------|--------|-------------------|--------|
| Nixon, R. C..... | Denver | Hilton, L. J..... | Victor |
| Bliss, W. M..... | Denver | | |

National Fire Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|----------------------|---------------|
| Willis, George A..... | Alamosa | Broad, Wm..... | Idaho Springs |
| Adair, W. M..... | Antonito | Russell, J. T..... | La Junta |
| Reynolds, D. T..... | Aspen | Abbott, J. J..... | Lake City |
| Day, Jno. W..... | Boulder | Thompson, W. S..... | Leadville |
| Darnell, J. K..... | Breckenridge | Day, C. E..... | Longmont |
| Sindlinger, D. C..... | Buena Vista | McCreery, W. H..... | Loveland |
| Lee, George R..... | Brighton | Cooper, D. E..... | Lamar |
| Bridwell & Cassidy..... | Canon City | Scott, P. G..... | Las Animas |
| Lake, H. H..... | Central City | Hill, Oscar G..... | Littleton |
| Drake, Martin, Jr..... | Colorado City | Smiley, W. E..... | Manitou |
| Willis, H. LeB. & Co..... | Colorado Springs | Reinbold, F. H..... | Montrose |
| Holt & Axtell..... | Crested Butte | Warburton, G. S..... | Monte Vista |
| Benedict & Smith..... | Creede | White, H..... | Monument |
| Gill, H. E..... | Cripple Creek | Hay & Walbridge..... | Meeker |
| Bassett, A..... | Del Norte | Beardsley, A. L..... | Newcastle |
| Thompson & Benedict..... | Denver | Haskins, C. W..... | Ouray |
| Gallotti, Frank..... | Durango | Mallaby, O. W..... | Pueblo |
| King, A. N..... | Delta | Hess, W. B..... | Rico |
| Hanks, J. M..... | Florence | Steele & Beall..... | Rocky Ford |
| Akin, Harris..... | Fort Collins | Fairbanks, L..... | Saguache |
| Warner, Geo. W..... | Fort Morgan | Bell, R..... | Salida |
| Tomay, John..... | Georgetown | Robin Bros..... | Silverton |
| Keck, C. M..... | Glenwood Springs | Painter, C. F..... | Telluride |
| De Long, Horace T..... | Grand Junction | Brigham, E..... | Trinidad |
| Sanborn, B. D..... | Greeley | Kearns, Jno. P..... | Walsenburg |
| Sills, C. T..... | Gunnison | Lee, Hiram *H..... | Denver |
| Moore, B. F..... | Holyoke | | |

Niagara Fire Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------|------------------|------------------------|----------------|
| Stockman, Fred H..... | Aspen | De Long, Horace T..... | Grand Junction |
| Munson, John Y..... | Berthoud | Scott & Lyons..... | Greeley |
| Lincoln, Stanton F..... | Boulder | Bush & Montgomery..... | Idaho Springs |
| Darnell, Jas. K..... | Breckenridge | Russell, J. T..... | La Junta |
| Jones, Dan M..... | Buena Vista | Bermont, George..... | Lafayette |
| McClure, Wm. H..... | Canon City | Milner & Hurd..... | Leadville |
| Marshall & Morawitz..... | Cripple Creek | Hill, Oscar G..... | Littleton |
| Lake, Harry H..... | Central City | Sutphen, Riley G..... | Longmont |
| Benedict & Smith..... | Creede | Norton, E. E..... | Lyons |
| Wills & Co., Henry LeB..... | Colorado Springs | McCreery, W. H..... | Loveland |
| Holt & Axtell..... | Crested Butte | Abbott, James W..... | Ouray |
| Cobb, Wilson & Co..... | Denver | Miles & Stewart..... | Pueblo |
| Prewett & Pickerill..... | Durango | Bell & Son, R..... | Salida |
| Baxter, J. H..... | Del Norte | Bell, John L..... | Silver Plume |
| Montgomery, T. J..... | Fort Collins | Brigham, Elijah..... | Trinidad |
| Tomay, John..... | Georgetown | Painter, C. F..... | Telluride |
| Berthoud, Edward L..... | Golden | | |

North British and Mercantile Insurance Co., London and Scotland.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|------------------------------|------------------|
| Mackay, A. J..... | Boulder | Brigham, E..... | Trinidad |
| Jones, D. M..... | Buena Vista | Reeves & Atkinson..... | Montrose |
| McClure, W. H..... | Canon City | Robin Bros..... | Silverton |
| Fullerton & Seymour..... | Central City | Bush & Montgomery..... | Idaho Springs |
| Lawton, A. L..... | Colorado Springs | Darrow Bros..... | Glenwood Springs |
| Cobb, Willson & Co..... | Denver | Munson, John Y..... | Berthoud |
| Gallotti, Frank..... | Durango | Abbott, James W..... | Ouray |
| Akin, Harris..... | Fort Collins | Marsh, Wm. A..... | Grand Junction |
| Thedinger & Bennett..... | Victor | Hanks, J. M..... | Florence |
| Scott & Lyons..... | Greeley | Kearns, J. P..... | Walsenburg |
| Reynolds, D. T..... | Aspen | Painter, Chas. F..... | Telluride |
| Stickley & Shaw..... | Leadville | Smith, H. H..... | Delta |
| Sutphen, R. G..... | Longmont | Shepard, Ballard & Kent..... | Cripple Creek |
| Scott, Smith & Co..... | Pueblo | Cunningham, J. M..... | Loveland |
| O'Brien & De Wesse..... | Salida | | |

North German Fire Insurance Company, Germany.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|--------------------------|----------------|
| Mix, Samuel P..... | Alamosa | McMullin, R. G..... | Grand Junction |
| Brown, L. A. W..... | Aspen | Thompson, W. L..... | Leadville |
| Bromley & Williamson..... | Boulder | Barclay, E..... | Longmont |
| Selbach, B. O..... | Cripple Creek | Kirtland & Hill..... | Pueblo |
| Ensinger, Edgar..... | Colorado Springs | Williams & Gottlieb..... | Trinidad |
| Hanks, J. M..... | Florence | Henry, L..... | Telluride |
| Adams, W. R..... | Greeley | | |

Northern Assurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------------|------------------|----------------------------------|----------------|
| Manders, R. F..... | Alamosa | Cameron, J. M..... | Grand Junction |
| Brown, L. A. W..... | Aspen | Bush & Montgomery..... | Idaho Springs |
| Lincoln & Eubank..... | Boulder | Seely, C. L..... | La Junta |
| Rockafellow, B. F..... | Canon City | Old, W. W..... | Leadville |
| Wills & Co., H. LeB..... | Colorado Springs | Haskins, C. W..... | Ouray |
| Smith & Van Orden..... | Cripple Creek | Foote, A. C..... | Pueblo |
| Hicks & Roberts..... | Central City | O'Brien & De Wesse..... | Salida |
| Inter-State Investment Co..... | Durango | Brigham, E..... | Trinidad |
| Denio, G. H..... | Eaton | Watson & Moore..... | Telluride |
| Edwards, Budrow & Kissick..... | Fort Collins | McFarlane, A..... | Canon City |
| Wetmore, W. H..... | Florence | The Security Ins. Agency Co..... | Denver |
| Keck, C. M..... | Glenwood Springs | Riley & Wright..... | Gillette |
| Morely, T. C..... | Greeley | | |

Northwestern National Insurance Company, Wisconsin.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|------------------|---------------------------------|--------------|
| Day, John W..... | Boulder | Gottlieb & Son, S..... | Trinidad |
| Steele, R..... | Greeley | Rich & Co., E. S..... | Denver |
| McMillan, J. P..... | Colorado Springs | Scott, Smith & Co..... | Pueblo |
| Bridwell & Cassidy..... | Canon City | Edwards, Burdrow & Kiscock..... | Fort Collins |

Norwich Union Fire Insurance Society, England.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------|------------------|--------------------------|---------------|
| McClure, Wm. H..... | Canon City | Thomas, Frank N..... | Eaton |
| Lake, Harry..... | Central City | Cunningham, Chas. L..... | Colorado City |
| Potter, John..... | Colorado Springs | Hively, Edwin W..... | Salida |
| Abbott, James W..... | Ouray | McPherrin, Emmett N..... | Holyoke |

Norwich Union Fire Insurance Society—Continued.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|-------------|--------------------------|------------------|
| Willis, George A..... | Alamosa | Norton, Ebert G..... | Lyons |
| Munson, John Y..... | Berthoud | Darrow, Chas. W..... | Glenwood Springs |
| Osborne, Wm. R..... | Loveland | Slater, Elwyn M..... | Lamar |
| Morath, Edward J..... | Boulder | Gunst, Chas. A..... | Lake City |
| Kearns, John P..... | Walsenburg | Macken, James..... | Brighton |
| Scott & Lyons..... | Greeley | Darnell, James K..... | Breckenridge |
| Lindsay & Lindsay..... | Trinidad | Bell, John L..... | Silver Plume |
| Tomay, John..... | Georgetown | Sutphen, George..... | Delta |
| Robin Bros..... | Silverton | Young & Crockett..... | Pueblo |
| Hess, Wm. B..... | Rico | Gallotti & Morawetz..... | Durango |
| Painter, Chas. F..... | Telluride | Enbanks, John M..... | Longmont |
| Hay & Walbridge..... | Meeker | Marsh, Wm. A..... | Grand Junction |
| Milner & Hurd..... | Leadville | Cobb, Wilson & Co..... | Denver |
| Russell, John T..... | La Junta | Carruthers, John..... | Lafayette |
| Bassett, Alden..... | Del Norte | Eckerly, Wm. A..... | Montrose |
| Benedict & Smith..... | Creede | Aikin, Harris..... | Fort Collins |
| Cole, J. E..... | Buena Vista | Pennebaker & Atweil..... | Cripple Creek |
| Reynolds, Dexter T..... | Aspen | | |

Orient Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------|------------------|-------------------------|----------------|
| Colt, Morris B..... | Alamosa | Vannice & Bandy..... | Grand Junction |
| Brown, L. A. W..... | Aspen | Scott & Lyons..... | Greeley |
| Bromley & Williamson..... | Boulder | Broad, Wm..... | Idaho Springs |
| Bridwell & Cassidy..... | Canon City | Stickley & Shaw..... | Leadville |
| Roberts, Walter L..... | Central City | Sutphen, Riley G..... | Longmont |
| McIntyre & Hayden..... | Colorado Springs | Sparrow, Melvin H..... | La Junta |
| Bartels Bros. & Bishop..... | Denver | Smiley, Wm. E..... | Manitou |
| Gallotti, Frank..... | Durango | Corlett, Chas. M..... | Monte Vista |
| Armsbury, Albert E..... | Delta | Eckerly, Wm. A..... | Montrose |
| Hanks, J. M..... | Florence | Haskins, Chas. W..... | Ouray |
| Akin, Harris..... | Fort Collins | Foote, Adam C..... | Pueblo |
| Tomay, John..... | Georgetown | O'Brien & De Weese..... | Salida |
| Edinger, George..... | Glenwood Springs | Brigham & Washburn..... | Trinidad |

Palatine Insurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|-------------------------|----------------|
| Brown, L. A. W..... | Aspen | Ramey Bros..... | Grand Junction |
| White, Fred..... | Boulder | Russell, John T..... | La Junta |
| Sindlinger, D. C..... | Buena Vista | Shoemaker, Eli..... | Las Animas |
| McFarlane, Alex..... | Buena Vista | Old, W. W..... | Leadville |
| Mitchell & McCall..... | Colorado Springs | Miller, Frank J..... | Longmont |
| Shepherd, Ballard & Kent..... | Cripple Creek | Redding, W. B..... | Montrose |
| Frith & Eppich..... | Denver | Abbott, James W..... | Ouray |
| Stephan, George..... | Delta | Kirtland & Hill..... | Pueblo |
| Prewett, Pickerill & Kephart..... | Durango | Little, Chas. A..... | Rico |
| Bassett, Alden..... | Del Norte | Penlason, L. R..... | Rocky Ford |
| Smith, Ellis..... | Eaton | O'Brien & De Weese..... | Sa'ida |
| Wetmore, W. H..... | Florence | Robin Bros..... | Silverton |
| Dwyre, C. Golding..... | Fort Collins | Henry, Leron..... | Telluride |
| Tomay, John..... | Georgetown | Gottlieb & Son, D..... | Trinidad |
| Darrow Bros..... | Glenwood Springs | Kearns, J. P..... | Walsenburg |
| McClenahan, A. M..... | Greeley | Hughes, Ed. O..... | Denver |

Pennsylvania Fire Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|---------|-----------------------|---------------|
| Reynolds, Dexter T..... | Aspen | Bush & Armstrong..... | Idaho Springs |
| Willis, George A..... | Alamosa | Cooper, Samuel E..... | Larimer |

Pennsylvania Fire Insurance Company—Continued.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------|------------------|------------------------|------------|
| Mackey, Andrew J..... | Boulder | Robert Blum & Co..... | Longmont |
| Hurst, Schuyler G..... | Brighton | Stickley & Shaw..... | Leadville |
| Shapcott, Wm. G..... | Colorado Springs | Abbott, Jacob J..... | Lake City |
| Lake, Henry H..... | Central City | Norton, Enos H..... | Montrose |
| Holt & Axtel..... | Crested Butte | Hahn, Christian A..... | Newcastle |
| Bassett, Alden..... | Del Norte | Abbott, James W..... | Ouray |
| Bartels Bros. & Bishop..... | Denver | Stein, Chas. E..... | Pueblo |
| Blair & Maston..... | Delta | Hess, W. B..... | Rico |
| Aikin, Harris..... | Fort Collins | Hively, Edwin W..... | Salida |
| Warner, Geo. W..... | Fort Morgan | Robin Bros..... | Silverton |
| Keck, C. M..... | Glenwood Springs | Fairbanks, Lee..... | Saguache |
| Seifried, Henry..... | Georgetown | Kaapcke, Richard..... | Trinidad |
| Gordon, John..... | Gunnison | Painter, Chas. F..... | Trinidad |
| McClenahan, Austin W..... | Greeley | Kearns, John P..... | Walsenburg |
| De Long, Horace T..... | Grand Junction | Cutchen, Frank J..... | Rocky Ford |

Phoenix Assurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------------|------------------|--------------------------|---------------|
| Willis, George A..... | Alamosa | Miller, Frank J..... | Longmont |
| Stockman, Fred H..... | Aspen | Haskins, Chas. W..... | Ouray |
| Lincoln, Stanton F..... | Boulder | Middlekamp, Chas. W..... | Pueblo |
| Willis & Co., Henry LeB..... | Colorado Springs | Little, Chas. A..... | Rico |
| Thompson & Benedict..... | Denver | Fairbanks, Lee..... | Saguache |
| Campbell, C. C..... | Durango | Lindsay, John A..... | Trinidad |
| Morley, Thomas C..... | Greeley | Watson & Moore..... | Telluride |
| Delaplain, Marion O..... | Grand Junction | Pennebaker & Atwell..... | Cripple Creek |
| Stickley & Shaw..... | Leadville | | |

Phenix Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|------------------------|-------------------|
| Brown, L. A. W..... | Aspen | Buckley & Hart..... | La Junta |
| Jones, D. M..... | Buena Vista | Stickley & Shaw..... | Leadville |
| Mackey, Andrew J..... | Boulder | Bermont, Geo. E..... | Lafayette |
| Munson, John Y..... | Berthoud | Cooper, S. E..... | Lamar |
| Darnell, James K..... | Breckenridge | Crawford, A. H..... | Littleton |
| McClure, Wm. H..... | Canon City | Lambright, A. M..... | Las Animas |
| Ful'erton & Seymour..... | Central City | Day, Charles E..... | Longmont |
| Drake, Martin, Jr..... | Colorado City | Wa'lace, H. L..... | Louisville |
| Willis & Co., H. LeB..... | Colorado Springs | Norton, E. E..... | Lyons |
| Benedict & Smith..... | Creede | Smiley, W. E..... | Manitou |
| Holt & Axtel..... | Crested Butte | Eckerly, Wm. A..... | Montrose |
| Marshall, R. M..... | Cripple Creek | Abbott, Jas. W..... | Ouray |
| Stephan, George..... | Delta | Springfield, J. H..... | Platteville |
| Cobb, Wilson & Co..... | Denver | Young & Crockett..... | Pueblo |
| Gallotti, Frank..... | Durango | Hess, W. B..... | Rico |
| Miller, George A..... | Fairplay | Fairbanks, Lee..... | Saguache |
| Van Valkenberg, R. J..... | Erie | Wallace, R. E..... | Salida |
| Montgomery, T. J..... | Fort Collins | Milner, F. E..... | Steamboat Springs |
| Hill, Wm. A..... | Fort Morgan | Robin Bros..... | Silverton |
| Seifried, Henry..... | Georgetown | Smith, M. H..... | Sterling |
| Keck, C. M..... | Glenwood Springs | Collier, T. B..... | Trinidad |
| Berthoud, E. L..... | Golden | Painter, Chas. F..... | Telluride |
| De Long, Horace T..... | Grand Junction | Hall & Pruett..... | Victor |
| Sanborn, B. D..... | Greeley | Beardsley, G. B..... | West Cliff |
| Beggs & Moore..... | Holyoke | Kearns, Jas. P..... | Walsenburg |
| Abbott, J. J..... | Lake City | | |

Phoenix Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|---------------------------|------------------|
| Wills, George A..... | Alamosa | Seely, Chas. L..... | La Junta |
| Lee, George R..... | Frighton | Old, W. W..... | Leadville |
| Day, J. W..... | Boulder | Cooper, D. E..... | Lamar |
| McClure, Wm. H..... | Canon City | Hill, O. G..... | Littleton |
| Rall, Frank D..... | Castle Rock | Scott, P. G..... | Las Animas |
| Hicks & Morrison..... | Central City | Eckerly, Wm. A..... | Montrose |
| Smith & Van Orden..... | Cripple Creek | Beardsley, L. A..... | Newcastle |
| McIntyre, W. H..... | Colorado Springs | Miles & Stewart..... | Pueblo |
| Farrar, L. B..... | Colorado Springs | Smith, E. J..... | Rocky Ford |
| Thompson & Benedict..... | Denver | Kaapcke, R..... | Trinidad |
| Prewett, Pickerill & Kephart..... | Durango | Tipton, C. F..... | Trinidad |
| De Beque W. A. E..... | De Beque | Van Valkenburg, R. J..... | Erie |
| Wetmore, W. H..... | Florence | Baldwin, D. S..... | Delta |
| Dwyre, C. Golding..... | Fort Collins | Broad, Wm..... | Idaho Springs |
| Sanborn, B. D..... | Greeley | Brush, F. W..... | Salida |
| Ramey Bros..... | Grand Junction | Watson & Moore..... | Telluride |
| Gordon, John..... | Gunnison | Hinkley, H. D..... | Sterling |
| Dickson, Amos J..... | Glenwood Springs | McCall, Charles..... | Morrison |
| Berthoud, E. L..... | Golden | West, Chas. T..... | Denver |
| Amy, Henry A..... | Lake City | Heiskell, Tyler S..... | Fort Morgan |
| Miller, Frank J..... | Longmont | Shapcott Wm. G..... | Colorado Springs |
| McCreery, W. H..... | Loveland | Norton, E. H..... | Montrose |

Providence Washington Insurance Company, Rhode Island.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------------------|------------------|--------------------------------|------------------|
| Young, E. W..... | Aspen | Russell, John T..... | La Junta |
| Bromley & Williamson..... | Boulder | Abbott, J. J..... | Lake City |
| Jones, D. M..... | Buena Vista | Thompson, W. L..... | Leadville |
| Irwin & Lee..... | Brighton | Miller, Frank J..... | Longmont |
| Bridwell & Cassidy..... | Canon City | Crawford & Co., A. H..... | Littleton |
| Shuck & Davis..... | Central City | Smiley, W. E..... | Manitou |
| Kennedy, Matthew..... | Colorado Springs | Eckerly, W. A..... | Montrose |
| Holt & Axtell..... | Crested Butte | Abbott, J. W..... | Ouray |
| Benedict & Smith..... | Creede | Mallaby, O. W..... | Pueblo |
| The McCracken-Storrs Ins. Agency..... | Denver | Springfield, J. H..... | Platteville |
| The Inter-State Ivestment Co..... | Durango | Beck, H. E..... | Pitkin |
| Montgomery, T. J..... | Fort Coll'ins | Hess, W. B..... | Rico |
| Miller, George A..... | Fairplay | Fast, August..... | Silverton |
| Marshall & Marowitz..... | Cripple Creek | Painter, Chas. F..... | Telluride |
| Tomay, John..... | Georgetown | Collier, Thos. B..... | Trinidad |
| Darrow, C. W..... | Glenwood Springs | Kearns, John P..... | Walsenburg |
| Morlev, T. C..... | Greeley | Beardsley, G. B..... | West Cliffe |
| McMullin, Samuel G..... | Grand Junction | Rhodes, Smith & Van Orden..... | Victor |
| Sills, Chas. T..... | Gunnison | Batchelder, Geo. H..... | Denver |
| Moss, Fred A..... | Idaho Springs | Darrow Bros..... | Glenwood Springs |

Prussian National Insurance Company, Germany.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|--------------------------|-----------|
| Hirsh, W. H..... | Alamosa | Baker, W. C..... | Greeley |
| Brown, L. A. W..... | Aspen | Gordon, John..... | Gunnison |
| Sindlinger, D. C..... | Buena Vista | O'd, W. W..... | Leadville |
| Bromley & Williamson..... | Boulder | Beardsley, A. L..... | Newcastle |
| Shuck & Davis..... | Central City | Reeves & Atkinson..... | Montrose |
| Veak, J. E..... | Cripple Creek | Abbott, Jas. W..... | Ouray |
| Prewett & Pickerill..... | Durango | Dempsey & Co., J. R..... | Pueblo |
| Gibson, J. S..... | Colorado Springs | Hess, W. B..... | Rico |
| Denio, G. H..... | Eaton | O'Brien & De Weese..... | Salida |
| Dwyre, C. Golding..... | Fort Collins | Gottlieb & Son, D..... | Trinidad |
| Keck, C. M..... | Glenwood Springs | Watson & Moore..... | Telluride |
| Pitzer, L. A..... | Grand Junction | Anfenger & Co., L..... | Denver |

Queen Insurance Company of America, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------------------|------------------|-------------------------|------------------|
| Brown, L. A. W..... | Aspen | Adams, W. R..... | Greeley |
| Bromley & Williamson..... | Boulder | Haskins, Chas. W..... | Ouray |
| McFarlane, A..... | Canon City | O'Brien & De Weese..... | Salida |
| Lawton, A. L..... | Colorado Springs | Stickley & Shaw..... | Leadville |
| Riley, J. P..... | Cripple Creek | Mallaby, O. W..... | Pueblo |
| The Inter-State Investment Co..... | Durango | Hinkley, H. D..... | Sterling |
| Thompson & Benedict..... | Denver | Brigham, Elijah..... | Trinidad |
| Aiken, Harris..... | Fort Collins | Darrow Bros..... | Glenwood Springs |
| Ramey Bros..... | Grand Junction | Riley & Wright..... | Cripple Creek |
| Seifried, Henry..... | Georgetown | | |

Reliance Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|------------------------|----------|
| Williamson, Wm. W..... | Colorado Springs | Knapcke, Richard..... | Trinidad |
| Vickers & McCartney..... | Denver | Cowie & Moorehead..... | Boulder |
| Stein, Chas. C..... | Pueblo | | |

Royal Exchange Assurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------------|------------------|------------------------|------------------|
| Bromley & Williamson..... | Boulder | McClenahan, A. M..... | Greeley |
| Maybury, James F..... | Colorado Springs | Hedden, Robert M..... | Glenwood Springs |
| Bartels Bros. & Bishop..... | Denver | Allen, H. C..... | Montrose |
| Campbell, C. C..... | Durango | Scott, Smith & Co..... | Pueblo |
| Edwards, Budrow & Kissock..... | Fort Collins | Bell, R..... | Salida |
| McMillen, Samuel G..... | Grand Junction | Tipton, C. F..... | Trinidad |

Royal Insurance Company, England.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-------------------------|------------------|
| Wills, George A..... | Alamosa | Sutphen, R. G..... | Longmont |
| Brown, L. A. W..... | Aspen | McCreery, W. H..... | Loveland |
| Day, John W..... | Boulder | Corlett, Chas. M..... | Monte Vista |
| Logan, Wm. A..... | Buena Vista | Reeves & Atkinson..... | Montrose |
| Wills & Co., H. LeB..... | Colorado Springs | Smiley, Wm. E..... | Manitou |
| McClure, Wm. H..... | Canon City | Bernoudy, Fred G..... | Newcastle |
| Gill, Henry E..... | Cripple Creek | Abbott, James W..... | Ouray |
| Prewett, Joe..... | Durango | Young & Crockett..... | Pueblo |
| Smith, Henry..... | Delta | Hess, W. B..... | Rico |
| Cobb, Wilson & Co..... | Denver | Smith, Edwin J..... | Rocky Ford |
| Montgomery, T. J..... | Fort Collins | O'Brien & De Weese..... | Salida |
| Tomay, John..... | Georgetown | East, August..... | Silverton |
| McMullen, Samuel G..... | Grand Junction | Painter, Chas. F..... | Telluride |
| Sanborn, B. D..... | Greeley | Brigham, Elijah..... | Trinidad |
| Bermont, George E..... | Lafayette | Kearns, John P..... | Walsenburg |
| Abbott, Jacob J..... | Lake City | Darrow Bros..... | Glenwood Springs |
| Buckey & Hart..... | La Junta | Bush & Armstrong..... | Idaho Springs |
| Thompson, Willis L..... | Leadville | | |

Southern Insurance Company, Louisiana.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------------|---------------|--------------------------|------------------|
| Stick'ey & Shaw..... | Leadville | Dwinell, E. L. O..... | Colorado Springs |
| Kirtland & Hill..... | Pueblo | Crawford, Thos. B..... | Grand Junction |
| Day, Edward H..... | Trinidad | Sanborn, John W..... | Greeley |
| Young, E. W..... | Aspen | Hess, W. B..... | Rico |
| Painter, Chas. F..... | Telluride | Thedinger & Bennett..... | Victor |
| Selbach, B. B..... | Cripple Creek | Swan, J. S..... | De Beque |
| O'Brien & De Weese..... | Salida | Critchell, C. R..... | Denver |
| Inter-State Investment Co..... | Durango | | |

Springfield Fire and Marine Insurance Company, Massachusetts.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|---------------------------|-------------------|
| Graham, Eugene C..... | Ordway | Senier, John H..... | Greeley |
| Warner, George S..... | Manzanola | Gordon, John..... | Gunnison |
| Norton, Enos H..... | Montrose | Clark, George E..... | Holyoke |
| Merrill, Wm. A..... | Granada | Moss, Fred O..... | Idaho Springs |
| Long, Lorin J..... | Brighton | Pound, Wm. H..... | Julesburg |
| Adair, William M..... | Antonito | Brandon, John C..... | La Jara |
| Mix, Samuel P..... | Alamosa | Russell, John T..... | La Junta |
| Brown, L. A. W..... | Aspen | Abbott, Jacob J..... | Lake City |
| Munson, John Y..... | Berthoud | Thoman, Clemens B..... | Lamar |
| White, Fred..... | Boulder | Old, W. W..... | Leadville |
| Darnell, James K..... | Breckenridge | White, Eben..... | Longmont |
| Jones, Dan M..... | Buena Vista | Eckerly, Wm. A..... | Montrose |
| McFarlane, Alex..... | Canon City | Hitchcock, Frank C..... | Mosca |
| Lake, Harry L..... | Central City | Hahn, Christian A..... | Newcastle |
| Hickman, Walter..... | Cheyenne Wells | Shallenberger, H. G..... | Loveland |
| Marshall & Morawitz..... | Cripple Creek | Hay & Wa. bridge..... | Meeker |
| Lawton, A. L..... | Colorado Springs | Warburton, Geo. S..... | Monte Vista |
| Tucker, Wm. H..... | Craig | Laybourn, Myron H..... | New Windsor |
| Fowler, W. B..... | Como | Abbott, James W..... | Ouray |
| Benedict & Smith..... | Creede | Springfield, James H..... | Platteville |
| Bassett, Alden..... | Del Norte | Elijah Brayton & Co..... | Pueblo |
| Armstrong, Albert E..... | Delta | Hess, W. B..... | Rico |
| Brannen & Kellogg..... | Denver | Smith, Edwin J..... | Rocky Ford |
| Wade, Chas. G..... | Denver | O'Brien & De Weese..... | Salida |
| Gallotti, Frank..... | Durango | Standard Bros..... | Sheridan Lake |
| Smith, Ellis..... | Eaton | Fast August..... | Silverton |
| Pitzgerrell, James P..... | Florence | Milner, Francis E..... | Steamboat Springs |
| Montgomery, Thos. J..... | Fort Collins | Smith, Martin H..... | Sterling |
| St. John, Edgar S..... | Fort Lupton | Painter, Chas. F..... | Telluride |
| Stephenson, Louis C..... | Fort Morgan | Rhode, Wm. E..... | Victor |
| Staley, Wesley..... | Garrison | Collier, Thos. B..... | Trinidad |
| Seifried, Henry..... | Georgetown | Kearns, John P..... | Walsenburg |
| Berthoud, E. L..... | Golden | Sissin, F. M..... | Wray |
| Ramey, Bros..... | Grand Junction | Labarre, Wm. M..... | Julesburg |

Spring Garden Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|------------------|-------------------------|----------------|
| Wilson, Thos. F..... | Boulder | Middlekamp, E. G..... | Pueblo |
| Mitchell & McCall..... | Colorado Springs | O'Brien & De Weese..... | Salida |
| McGrew, W. A..... | Denver | Tipton, Chas. F..... | Trinidad |
| Armitage, G. B..... | Denver | Crawford, Thos. B..... | Grand Junction |
| Baker, Wm. C..... | Greeley | Cotes & De Long..... | Grand Junction |
| Stickley & Shaw..... | Leadville | Williams & Tuttle..... | Denver |

St. Paul Fire and Marine Insurance Company, Minnesota.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|--|-------------------|
| Willis, George A..... | Alamosa | Thomas, C. B..... | Lamar |
| Mackey, A. P..... | Aspen | Russell, Jno T..... | La Junta |
| Bromley & Williamson..... | Boulder | Milner & Hurd..... | Leadville |
| Pennebaker & Atwell..... | Cripple Creek | Day, Chas. E..... | Longmont |
| Cunningham, Chas. L..... | Colorado City | McCreery, Wm. H..... | Loveland |
| Lawton, A. L..... | Colorado Springs | Smiley, W. E..... | Manitou |
| Bassett, Alden..... | Del Norte | Norton, E. H..... | Montrose |
| Cobb, Wilson & Co..... | Denver | Springfield, J. H..... | Platteville |
| Gallotti, Frank..... | Durango | Kirtland & Hill..... | Pueblo |
| Blair & Maston..... | Delta | Hess, Wm. B..... | Rico |
| Aikin, Harris..... | Fort Collins | Bell, R..... | Salida |
| Seifried, Henry..... | Georgetown | Milner, F. E..... | Steamboat Springs |
| Darrow Bros..... | Glenwood Springs | Lindsay, John A..... | Trinidad |
| De Long, Horace T..... | Grand Junction | Kearns, John P..... | Walsenburg |
| Sanborn, B. D..... | Greeley | The Colorado Trading and Investment Co.... | |
| Sills, Chas. T..... | Gunnison | | Nevadaville |

Sun Insurance Office, England.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------------|------------------|-----------------------|---------------|
| White & Griffin..... | Boulder | Bush & Armstrong..... | Idaho Springs |
| Bridwell & Cassidy..... | Canon City | Olney, W. E..... | Longmont |
| Kennedy, Matthews..... | Colorado Springs | Smiley, Wm. E..... | Manitou |
| Bassett, Alden..... | Del Norte | Bonney, Alvin L..... | Montrose |
| Packard, Samuel C..... | Denver | Abbott, Jas. W..... | Ouray |
| Prewett & Pickerill..... | Durango | Mallaby, O. W..... | Pueblo |
| Edwards, Budrou & Kissock..... | Fort Collins | Hess, Wm. B..... | Rico |
| Tomay, John..... | Georgetown | Robin Bros..... | Silverton |
| Darrow Bros..... | Glenwood Springs | Painter, Chas. F..... | Telluride |
| L. A. Petzen & Co..... | Grand Junction | Kearns, George T..... | Walsenburg |
| Senier, John H..... | Greeley | Collier, T. B..... | Trinidad |

Swea Fire and Life Insurance Co., Sweden.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|------------------------|------------------|
| Sutphen, R. G..... | Longmont | Darrow Bros..... | Glenwood Springs |
| Bourquin, Amos..... | Aspen | Old, W. W..... | Leadville |
| Eubanks, J. M..... | Boulder | Reeves & Atkinson..... | Montrose |
| Allen, J. M..... | Colorado Springs | Haskins, C. W..... | Ouray |
| Bartels Bros. & Bishop..... | Cripple Creek | Foote, A. C..... | Pueblo |
| Vickers & McCartney..... | Denver | Bush, F. W..... | Salida |
| Prewett, Pickerill & Kephart..... | Durango | Lindsay, J. A..... | Trinidad |
| Dwyre, C. Golding..... | Fort Collins | Watson & Moore..... | Telluride |
| Senier, John H..... | Greeley | Layburn, W. H..... | Windsor |
| Vannice & Bandy..... | Grand Junction | | |

Transatlantic Fire Insurance Company, Germany.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|-------------------------|-----------|
| Anfenger & Co., L..... | Denver | Baker, W. C..... | Greeley |
| Brown, L. A. W..... | Aspen | Old, W. W..... | Leadville |
| Bromley & Williamson..... | Boulder | Robert Blum & Co..... | Longmont |
| Gibson, J. S..... | Colorado Springs | Reeves & Atkinson..... | Montrose |
| Veak, J. E..... | Cripple Creek | Abbott, James W..... | Ouray |
| Prewett & Pickerell..... | Durango | Gottlieb & Son..... | Trinidad |
| Keck, C. M..... | Glenwood Springs | J. K. Dempsey & Co..... | Pueblo |
| Vannice & Bandy..... | Grand Junction | Watson & Moore..... | Telluride |

Teutonia Insurance Company, Louisiana.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|------------------|--------------------------------|---------|
| Brooks, C. H..... | Aspen | Critchell, C. R..... | Denver |
| Hemenway, A..... | Colorado Springs | Inter-State Investment Co..... | Durango |
| Selbach, B. B..... | Cripple Creek | Middlekamp, E. G..... | Pueblo |
| Swan, J. S..... | De Beque | Hirely, E. W..... | Salida |
| C. R. Critchell & Co..... | Denver | Thedinger & Bennett..... | Victor |

Traders' Insurance Company, Illinois.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------------|------------------|-----------------------|-------------|
| Bourquin, Amos..... | Aspen | Milner & Hard..... | Leadville |
| Cole, J. E..... | Buena Vista | McCreery, W. H..... | Loveland |
| Maiken, James..... | Brighton | Shoemaker, Eli..... | Las Animas |
| Bridwell & Cassidy..... | Canon City | Gunst, Chas. A..... | Lake City |
| Henry LeB. Wills & Co..... | Colorado Springs | Carruthers, John..... | Lafayette |
| Cunningham, Chas. L..... | Colorado City | Robert Blum & Co..... | Longmont |
| Fullerton & Seymour..... | Central City | Cheney, L. H..... | Monte Vista |
| Pennebaker & Atwell..... | Cripple Creek | Hays & Walbridge..... | Meeker |
| Cobb, Wilson & Co..... | Denver | McCall, Chas..... | Morrison |

Traders' Insurance Company, Illinois.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|--------------------------|-------------------|
| Bassett, Alden..... | Del Norte | Hahn, C. A..... | Newcastle |
| Blair & Maston..... | Delta | Abbott, James W..... | Ouray |
| Gallotti, Frank..... | Durango | Miles & Stewart..... | Pueblo |
| Thomas, F. N..... | Eaton | Hess, Wm. B..... | Rico |
| Montgomery, Thos. J..... | Fort Collins | Milner, F. E..... | Steamboat Springs |
| Warner, Geo. W..... | Fort Morgan.. | Robin Bros..... | Silverton |
| Seifried, Henry..... | Georgetown | O'Brien & De Weese..... | Salida |
| Scott & Lvon..... | Greeley | Hall & Pruett..... | Victor |
| Darrow Bros..... | Glenwood Springs | Kearns, John P..... | Walsenburg |
| Russell, John T..... | La Junta | Beardsley, George B..... | Westcliffe |
| Thomas, C. B..... | Lamar | | |

Union Assurance Society, England.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------------|------------------|-------------------------|--------------|
| Wilson, Thomas V..... | Boulder | Avery, H. A..... | Lake City |
| Dwinell, Mrs. E. L. C..... | Colorado Springs | Buckey, Chas. R..... | La Junta |
| Smith & Van Orden..... | Cripple Creek | Stickley & Shaw..... | Leadville |
| Holt & Axtell..... | Crested Butte | Olney, W. E..... | Longmont |
| Bartels Bros. & Bishop..... | Denver | Smiley, W. E..... | Manitou |
| Prewett, Pickerill & Kephart..... | Durango | Abbott, James W..... | Ouray |
| Dwyre, C. Goding..... | Fort Collins | Miles & Stewart..... | Pueblo |
| Corey & Cort..... | Florence | O'Brien & De Weese..... | Salida |
| Stout, A. B..... | Greeley | Bell, John L..... | Silver Plume |
| Wallace, W. S..... | Grand Junction | Painter, Chas. F..... | Telluride |
| Sills, Chas. T..... | Gunnison | Kaapcke, Richard..... | Trinidad |

Union Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|--|--------|-------|-------|
| The McCracken-Storrs Insurance Agency Co | | | |
| ..... | Denver | | |

United Fireman Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|--------|-------|-------|
| Coller & Large..... | Denver | | |

Western Assurance Company, Canada.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|------------------|------------------------|----------------|
| Renshaw & Washburn..... | Cripple Creek | Larison, Lee..... | Golden |
| Riley & Wright..... | Gillette | De Long, H. T..... | Grand Junction |
| Corey, Geo. E..... | Florence | Sanborn, B. D..... | Greeley |
| Rose, Anthony R..... | Salida | Whitney, George C..... | Idaho Springs |
| Maltby, Rufus C..... | Buena Vista | Prund, Wm. H..... | Julesburg |
| Norto, E. H..... | Montrose | Miller, Marion F..... | La Junta |
| Adams & Crockett..... | Victor | Cooper, D. E..... | Lamar |
| Gibson, Homer A..... | Akron | Avery, Henry A..... | Lake City |
| Willis, George A..... | Alamosa | Old, W. W..... | Leadville |
| Smith & Mulqueen..... | Aspen | Crawford, Aug. H..... | Littleton |
| Darnell, James K..... | Breckenridge | Day, Chas. E..... | Longmont |
| Hurst, S. Grant..... | Brighton | McCreery, Wm. H..... | Loveland |
| Cowie & Moorehead..... | Boulder | Smiley, W. E..... | Manitou |
| Benny, Josiah M..... | Buena Vista | Sanford, Wm. C..... | Monte Vista |
| McClure, W. H..... | Canon City | Eckerly, Wm. E..... | Montrose |
| Roberts, Walter D..... | Central City | Haskins, J. H..... | Ouray |
| Allen, Wm. H..... | Colorado Springs | Springfield, J. H..... | Platteville |
| L. S. Hammond & Co..... | Cripple Creek | Miles & Stewart..... | Pueblo |
| Bassett, Alden..... | Del Norte | Hess, W. B..... | Rico |

Western Assurance Company—Continued.

| NAME. | TOWN. | NAME. | TOWN. |
|---|------------------|------------------------|--------------|
| Blair & Maston..... | Delta | Steele & Beall..... | Rocky Ford |
| The MacCracken-Storrs Insurance Agency Co | | Bell, John L..... | Silver Plume |
| ..... | Denver | Watson & Moore..... | Telluride |
| Lamey, H. T..... | Denver | Collier, T. B..... | Trinidad |
| Miller, W. L. W..... | Denver | Kearns, Jno. P..... | Walsenburg |
| Marchbanks, W. J..... | Denver | Hendrie, Collier..... | Wray |
| Gallotti, Frank..... | Durango | Brown, Grant C..... | Sterling |
| Akin, Harris..... | Fort Collins | Hotchkiss, Arthur..... | Fort Morgan |
| Darrow Bros..... | Glenwood Springs | | |

LIFE AND MUTUAL LIFE COMPANIES.

Aetna Life Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|-------------|----------------------|------------------|
| Edwards, H. W..... | Denver | Walmsley, T. L..... | Denver |
| Edwards, Arthur M..... | Denver | Berry, B. F..... | Denver |
| Edwards, J. Stanley..... | Denver | McClurkin, S. B..... | Colorado Springs |
| Fink, H. C..... | Montrose | Brooking, J. C..... | Pueblo |
| Mussell, J. A..... | Denver | Wagner, Albert..... | Cripple Creek |
| Patterson, James..... | Monte Vista | Humphreys, John..... | Trinidad |
| Ray, G. W..... | Denver | Macklin, A. F..... | Denver |
| Shuttleworth, J. D..... | Denver | Shuck, H. G..... | Central City |

Equitable Life Assurance Society of the United States, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|--------|--------------------------|-------------------|
| Manly, Fanny..... | Denver | Brinker, Wm. O..... | Denver |
| Frazey, Z..... | Denver | Dowe, Chas. E..... | Denver |
| Galer, Agnes..... | Denver | Fast, August..... | Silverton |
| Harley, J. C..... | Denver | Skinner, La Verne H..... | Colorado Springs |
| Brewster, E. M..... | Denver | Metcalf, F. A..... | Steamboat Springs |
| Llywellyn, Jones..... | Denver | Byler, Homer A..... | Trinidad |
| Shepherd, Sydney A..... | Denver | Masten, Wm. C..... | Delta |
| Booth, Wm. W..... | Denver | Booth, Clinton L..... | Denver |
| Nichols, C. T., Jr..... | Denver | Clymer, Paoli S..... | Denver |
| Pierce, Edward R..... | Denver | | |

Germania Life Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------------|--------|--------------------------|--------|
| Nerdsieck, Wm. E..... | Denver | Perrine, Hamilton L..... | Denver |
| Cowen, Edwin R..... | Denver | Potter, Willard J..... | Denver |
| Fischer, Emil T..... | Denver | Fischer, Max..... | Denver |
| Guenther, Oscar E..... | Denver | Mansbache, Carl..... | Denver |
| Mansbache, Mrs. Flora..... | Denver | Lehman, Edward..... | Denver |
| Morgan, George T..... | Denver | | |

Hartford Life and Annuity Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------|--------|-------|-------|
| Staples, H. A..... | Denver | | |

Home Life Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------|--------|----------------|--------|
| Liverman, A. E..... | Denver | Brown, Wm..... | Denver |
| Bowers, Morris H..... | Denver | | |

Manhattan Life Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|--------|-------|-------|
| Budlong, E. C., Jr..... | Denver | | |

Massachusetts Mutual Life Insurance Company, Massachusetts.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------|------------------|-------------------------|----------------|
| Meyers, Herman F..... | Denver | Masson, Samuel G..... | Denver |
| Shaw, Frank..... | Denver | McCauslin, W. L..... | Longmont |
| Conroft & Pease..... | Colorado Springs | Thompson, W. L..... | Leadville |
| Mays, Mint M..... | Denver | McMullen, Samuel G..... | Grand Junction |

Michigan Mutual Life Insurance Company, Michigan.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|--------|------------------|----------|
| Herrington, George..... | Denver | Bryne, J. W..... | Trinidad |
| Scuyler, Samuel H..... | Denver | | |

Mutual Benefit Life Insurance Company, New Jersey.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|--------|---------------------------|------------------|
| Newkirk, Gilbert O..... | Denver | Young, E. Woodbury..... | Denver |
| Burgess, Henry..... | Denver | Auld, John M..... | Colorado Springs |
| Doyle, John M..... | Denver | Gooding, John F..... | Aspen |
| Hewitt, George W..... | Denver | Hess, Wm. B..... | Rico |
| Leavick, Sigmund..... | Denver | Smith, George C..... | Longmont |
| Lewis, John H..... | Denver | Stickley & Shaw..... | Leadville |
| Suydam, Wilson D..... | Denver | Rockafellow, Benj. F..... | Canon City |
| Young, Frank W..... | Denver | | |

Mutual Life Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------------|------------------|------------------------------|---------|
| Nichols, Frank..... | Denver | Stearns, John L..... | Denver |
| Collins, Thomas W..... | Denver | Parker, George H..... | Denver |
| Brown, Robert..... | Denver | Richmond, James W..... | Denver |
| Ewen, John A..... | Denver | Brink, Geo. A..... | Denver |
| Morrison, Wm. O. N..... | Denver | Eastburn, Franklin..... | Denver |
| Baker, Albert H..... | Denver | Hagerman, Mrs. Jennie R..... | Denver |
| Wright, Henry H..... | Denver | Baker, Wm. F..... | Denver |
| Forman, Fred Lee..... | Denver | Monahan, Chas. W..... | Denver |
| Mitchell, Joseph L..... | Colorado Springs | Burns, Harry H..... | Denver |
| Albright, Mary A..... | Denver | Maryon, Edward O..... | Denver |
| Gosnell, Lina..... | Denver | Gephart, Geo. W..... | Denver |
| Bird, Mary..... | Denver | Rose, W. H..... | Denver |
| Lossiñs, Rudolph..... | Denver | Nichols, Francis C..... | Denver |
| Stearns, Elmer..... | Denver | McCreery, S. F..... | Greeley |
| Temple, Wm. L..... | Denver | Hobrecht, Thos. H..... | Denver |
| Macklin, Anthony F..... | Denver | Miles, W. A..... | Denver |
| Macklin, Stonewall J. B..... | Denver | Wheeler, Chas. M..... | Denver |

National Life Insurance Company, Vermont.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|--------|-------|-------|
| Ware, Foster J..... | Denver | | |

New England Mutual Life Insurance Company, Massachusetts.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|----------------|-------------------------|---------|
| Smutzer, Frederick C..... | Denver | Smith, Dexter K..... | Denver |
| Ramey Bros..... | Grand Junction | Wright, Albert H..... | Durango |
| Smith, Albert K..... | Denver | Bud'ong, E. C., Jr..... | Denver |

New York Life Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------|------------------|------------------------|--------------|
| Watson & Moore..... | Telluride | Roberts, W. T..... | Denver |
| Abbott, Mrs. F. W..... | Ouray | Schneider, C. S..... | Silver Cliff |
| Butter, A. A..... | Denver | Sherman, C. A..... | Denver |
| Chandler, C. P..... | Denver | Stein, C. A..... | Denver |
| Eppstein, M..... | Denver | Stafford, J. A..... | Denver |
| Kirkpatrick, Mrs. M. P..... | Pueblo | Stout, A. B..... | Denver |
| Lautzenhiser, L. G..... | Denver | Shanks, C. B..... | Pueblo |
| Martin, H. P..... | Denver | Upton, A. E..... | Montrose |
| Piper, E. P..... | Denver | Williams, F. A. A..... | Trinidad |
| Primier, A. O..... | Colorado Springs | | |

Northwestern Mutual Life Insurance Company, Wisconsin.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------|------------------|-----------------------|---------------|
| Williams, Oliver..... | Denver | Whipp, F. G..... | Cripple Creek |
| Boardman, F. H..... | Denver | Warren, H. R..... | Pueblo |
| Williston, W. H..... | Denver | Young & Crockett..... | Pueblo |
| Miller, L. M..... | Denver | Henry, Leron..... | Telluride |
| Townsend, F. H..... | Denver | Watson, Geo. B..... | Breckenridge |
| Mahoney, J. W..... | Denver | Willis & Colt..... | Alamosa |
| Timerman, A. R..... | Denver | Jordan, C. F..... | Ouray |
| Wallace, C. S..... | Leadville | Pulsifer, S. S..... | Gunnison |
| Hurd, Fred W..... | Leadville | Rockwood, Thomas..... | Durango |
| Remick, Otis..... | Colorado Springs | Davis, L. B..... | Denver |
| Goza, S. D..... | Cripple Creek | | |

Pacific Mutual Life Insurance Company, California.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|------------------|----------------------------|------------------|
| Jackson, Ira B..... | Denver | White, Fred..... | Boulder |
| Cameron, R. B..... | Denver | Bush & Armstrong..... | Idaho Springs |
| McIntyre, W. H..... | Colorado Springs | Akin, Harris..... | Fort Collins |
| Mies & Stewart..... | Pueblo | Henry LeB. Wills & Co..... | Colorado Springs |
| Gordon, John..... | Gunnison | Weaver, W. H..... | Denver |
| Kearns, Jno. P..... | Walsenburg | Voogt, Geo. W..... | Denver |
| Bridwell, W. T..... | Canon City | Brooks, Harry W..... | Denver |

Penn Mutual Life Insurance Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|--------|----------------------|--------|
| Harrison, Joseph H..... | Denver | Harrison, Meyer..... | Denver |

Phoenix Mutual Life Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|------------------|--------------------------|----------------|
| Chapman, Francis A..... | Denver | O'Brien & De Weese..... | Salida |
| Maitland, Wm. G..... | Denver | Marsh, Wm. A..... | Grand Junction |
| Armstrong, H. E..... | Denver | Hammond & Walsh..... | Delta |
| Brooking & Hugo..... | Pueblo | Marshall & Morawitz..... | Cripple Creek |
| Sam, Henry A..... | Colorado Springs | | |

Provident Savings Life Assurance Society, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------|--------|----------------------|--------|
| Simmons, Geo. C..... | Salida | Cohen, Henry..... | Denver |
| Staples, Henry A..... | Denver | Cochran, J. W..... | Denver |
| Coughlan, T. W..... | Denver | Benedict, Wm. P..... | Golden |

Prudential Insurance Company of America, New Jersey.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|----------------------------|------------------|
| Matthews, Joseph..... | Denver | Warren, Albert E..... | Denver |
| Crawford, Judge..... | Denver | Hiker, Albert..... | Denver |
| Hamm & Oliver..... | Colorado Springs | Mather, Henry..... | Denver |
| Bartle, Mathew..... | Denver | Seyler, Henry N..... | Denver |
| Shindell, Edward F..... | Denver | Ellis, Morgan A..... | Denver |
| Hartman, Oscar..... | Denver | Strobell, Henry P..... | Denver |
| Haggart, Thomas..... | Denver | Matthias, Joseph..... | Denver |
| Evans, John H..... | Denver | Meth, August J..... | Denver |
| Brotherton, Elijah..... | Denver | Decker, Jos. A..... | Denver |
| Frederick, Irwin E..... | Denver | Stonestreet, Harvey L..... | Denver |
| Pfender, Gottlieb..... | Denver | Cullen, Alexander..... | Pueblo |
| Henken, John A..... | Denver | Kreamer, Rollin..... | Pueblo |
| Showalter, Paul H..... | Denver | Shanks, Clinton B..... | Pueblo |
| Levinson, Harry..... | Denver | Roberts, Wm. H..... | Pueblo |
| Hoadley, Benj. B..... | Denver | Wilkins, Thomas..... | Colorado Springs |
| Altringer, Edmund W..... | Denver | Marsh, Herbert W..... | Colorado Springs |
| Melgren, Leonard..... | Denver | Reeder, Hackley P..... | Colorado Springs |
| Biegel, Henry G..... | Denver | Geering, W. R..... | Denver |

Travelers' Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|------------------------|-------------|
| Lesem, Samuel..... | Denver | Ady, George..... | Denver |
| Brown, L. A. W..... | Aspen | Bryan, Scott..... | Denver |
| Day, John W..... | Boulder | VanLaw, C. M..... | Denver |
| Gallotti, Frank..... | Durango | Milner, Joseph..... | Denver |
| Lawton, A. L..... | Colorado Springs | Graff, Wm. T..... | Denver |
| Milner, John A..... | Leadville | Loomis, Stephen W..... | Del Norte |
| Montgomery, Thos. J..... | Fort Collins | Pingrey, Solon W..... | Durango |
| Redding, W. O..... | Montrose | McAtee, Patrick B..... | Durango |
| Painter, Chas. F..... | Telluride | Williams, Jos. W..... | Fort Morgan |
| Seifried, Henry..... | Georgetown | Huntley, John P..... | Gunnison |
| Seymour Bennett..... | Central City | Pitney, F. B..... | Leadville |
| Sills, Chas. T..... | Gunnison | Brown, S. M..... | Leadville |
| Sutphen, R. G..... | Longmont | Jaynes, S. D..... | Longmont |
| Sanborn, Burton D..... | Greeley | Dole, S. A..... | Montrose |
| Stein, Chas. E..... | Pueblo | Strawn, Jas. C..... | Monte Vista |
| Willis & Holt..... | Alamosa | Lawrence, C. J..... | Ouray |
| Kirtland & Hill..... | Pueblo | Jackson, Alex..... | Pueblo |
| Roper, James..... | Alamosa | Blakeney, Frank F..... | Pueblo |
| Stokes, T. F..... | Akron | Higg, William..... | Pueblo |
| Smith, C. B..... | Aspen | Kel'er, J. G..... | Pueblo |
| Canfield, Albert B..... | Burlington | Weaver, Wm. G..... | Rico |
| Butler, Henry..... | Buena Vista | Nelson, Geo. S..... | Salida |

Travelers' Insurance Company—Continued.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|------------------|-------------------------|-----------|
| Moore, E. C..... | Canon City | Fulner, C..... | Sargent |
| Waters, J. H..... | Cripple Creek | Godard, C. B..... | Sterling |
| Wildman, H. W..... | Colorado Springs | Dixon, Wm. H..... | Silverton |
| Wood, Wm. N..... | Colorado Springs | Atchison, Edward R..... | Telluride |
| Ellison, J. M..... | Colorado Springs | Reynolds, E. J..... | Trinidad |
| McFarland, Austin..... | Denver | | |

Union Central Life Insurance Company, Ohio.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------|----------|-------------------|--------|
| Burtes, Fred S..... | La Junta | Cullom, J. P..... | Denver |
| Willis, J. Reed..... | La Junta | | |

Union Mutual Life Insurance Company, Maine.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------------|--------|--------------------|--------|
| Phillips, Lawrence C..... | Denver | Nies, Frank A..... | Pueblo |
| Mallaby, O. W..... | Pueblo | | |

United States Life Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|---------------|------------------------|--------------|
| Moss, F. A..... | Idaho Springs | Roberts, W. L..... | Central City |
| McDougal, A. H..... | Leadville | Eastland, Thos. E..... | Denver |
| Veah, J. E..... | Cripple Creek | Phelps & Beardon..... | Victor |
| Old, W. W..... | Leadville | Daly, Thos. F..... | Denver |
| Cooper, C. S..... | Pueblo | | |

ASSESSMENT COMPANIES.

Bankers Alliance, of California.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------|---------|---------------------------|------------|
| Riley & Thomas..... | Denver | Bean, Stephen J..... | Denver |
| Stone, Chas. W..... | Denver | McDonald, John M..... | Denver |
| Wicks, Samuel..... | Denver | Braithwaite, Chas. F..... | Denver |
| Williams, Daniel..... | Denver | Calmes, Mark..... | Canon City |
| Graham, Robert..... | Greeley | | |

Bankers' Life Association, Iowa.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|--------|-------|-------|
| Bowerman, G. E..... | Denver | | |

Continental Masonic Accident Association, Illinois.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------|--------|-------|-------|
| Bofee, A. S..... | Denver | | |

Covenant Mutual Life Association, Illinois.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|-----------|--------------------|--------|
| Bonney, Mrs. A. F..... | Leadville | Stevenson, Wm..... | Denver |

Des Moines Life Association, Iowa.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|----------------|------------------------|--------|
| Good, V..... | Leadville | Jenson, James C..... | Denver |
| Henry, Avonia..... | Grand Junction | Walker, Mrs. M. E..... | Ouray |
| Stansell, J. B..... | Denver | | |

Fidelity Mutual Life Association, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|--------|-------|-------|
| Cochrane, Jackson..... | Denver | | |

Hartford Life and Annuity Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------|--------|-------|-------|
| Staples, H. A..... | Denver | | |

Massachusetts Benefit Life Association, Massachusetts.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|----------|-------|-------|
| Leslie, Dean A..... | Montrose | | |

Mutual Reserve Fund Life Association, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|--------|-----------------------|---------------|
| Treadway, George T..... | Denver | Green, C. H..... | Denver |
| Senenbaugh, John S..... | Denver | Scott, C. H..... | Denver |
| Gleason, J. F..... | Denver | McConaughy, S. M..... | Denver |
| Herrington, F. E..... | Denver | Seavey, W. S..... | Cripple Creek |
| Stafford, W. D..... | Denver | Barrett, Harry..... | Denver |

Mutual Benefit Loan and Investment Association, Colorado.
(Name changed to Mutual Benefit Association.)

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------|--------|-------------------------|--------|
| Fuller, W. A..... | Denver | Balsbaugh, Jacob S..... | Denver |
| Fanning, R. M..... | Denver | Fabing, W. J..... | Denver |
| Turner, M. A..... | Denver | Kragh, George..... | Ward |

National Mutual Life Association, Minnesota.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------|--------|--------------------|--------|
| King, H. W..... | Denver | Sherman, J. M..... | Denver |
| Fowler, J. W..... | Denver | | |

Northern Life Association, Iowa.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|--------|--------------------|----------|
| Campbell, W. O..... | Denver | Maloney, L. M..... | Garrison |

Northwestern Masonic Aid Association, Illinois.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------|----------|--------------------------|---------------|
| Bruce, Alvin S..... | Denver | Shoemaker, Theodore..... | Canon City |
| Fisher, Emil G..... | Denver | Leland, Theodore..... | Cripple Creek |
| Wheatly, R. M..... | Loveland | Brown & Gill..... | Pueblo |
| Richards, Jesse..... | Denver | | |

Odd Fellows Annuity Association, Iowa.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------|--------|-------------------|--------|
| Law, J. A..... | Denver | Eubank, F. P..... | Denver |

Railway Officials and Employes Accident Association, Indiana.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|--------|-------------------|--------|
| Willard, Reuben L..... | Denver | Conboy, F. E..... | Denver |
| Walker, Nat O..... | Denver | | |

Security Mutual Life Association, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|--------|-------|-------|
| Henderson & Howze..... | Denver | | |

Union Mutual Benefit and Life Association, Colorado.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------|--------|-----------------------|--------|
| Moore, F. S..... | Denver | Williamson, H. S..... | Denver |

FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

Aetna Life Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|-------------|----------------------|------------------|
| Edwards, A. W..... | Denver | Walmsley, T. L..... | Denver |
| Edwards, Arthur M..... | Denver | Berry, B. F..... | Denver |
| Edwards, J. Stanley..... | Denver | McClurken, S. B..... | Colorado Springs |
| Fink, H. C..... | Montrose | Brooking, J. C..... | Pueblo |
| Mussell, J. A..... | Denver | Wagner, Albert..... | Cripple Creek |
| Paterson, James..... | Monte Vista | Humphreys, John..... | Trinidad |
| Ray, G. W..... | Denver | Macklin, A. F..... | Denver |
| Shuttleworth, J. D..... | Denver | Shuck, H. G..... | Central City |

American Surety Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|--------|--------------------|--------------|
| Charlton, James J..... | Denver | Ames, Frank J..... | Fort Collins |
| Miller, John S. J..... | Denver | | |

Fidelity and Casualty Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|--------|-------------------------------|----------------|
| Snapp, Walter..... | Denver | McComb & Warren..... | Denver |
| Reid, Wilbur A..... | Denver | McMillen, Samuel P..... | Grand Junction |
| Packard, D. C..... | Denver | Williams, F. A. A..... | Trinidad |
| Peck, George W..... | Denver | The MacCracken-Storrs Co..... | Denver |

Guarantee Company of North America, Canada.

| NAME. | TOWN. | NAME. | TOWN. |
|------------------------|--------|-------|-------|
| Brannen & Kellogg..... | Denver | | |

Guarantors' Liability Indemnity Company, Pennsylvania.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|--------|--------------------------|-----------|
| Sprague & Weeks..... | Denver | Richardson, Orlando..... | Telluride |
| McClurken, Sidney B..... | Denver | Watson & Moore | Telluride |

Hartford Steam Boiler Inspection and Insurance Co., Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------|--------|-------|-------|
| McGrew, W. A..... | Denver | | |

Inter State Casualty Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|--------|-------------------------|------------------|
| Chapman & Maitland..... | Denver | Henry, Leron..... | Telluride |
| Armstrong, H. E..... | Denver | McMillen, Samuel G..... | Grand Junction |
| Marshall, E. S..... | Denver | Williamson, W. W..... | Colorado Springs |

Lloyd's Plate Glass Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-------------------------|--------------|
| Bell, Robert..... | Salida | Kirtland & Hill..... | Pueblo |
| Bush & Armstrong..... | Idaho Springs | Lindsay, Arthur A..... | Trinidad |
| Day, John W..... | Boulder | Robin, Chas. E..... | Silverton |
| Fitzgerrell, Jas. J..... | Florence | Seymour, Bennett E..... | Central City |
| Gallotti, Frank..... | Durango | Stickley & Shaw..... | Leadville |
| Gill, Henry E..... | Cripple Creek | Sutphen, Riley G..... | Longmont |
| Gunst, Chas. A..... | Lake City | Adams & Crockett..... | Victor |
| Kennedy, Matthew..... | Colorado Springs | Sauborn, B. D. | Greeley |
| L. Anlenger & Co | Denver | | |

London Guarantee and Accident Company (Ltd.), England.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------|---------------|-----------------------|--------|
| Moss, Fred A..... | Idaho Springs | Sturgis, J. F..... | Denver |
| Weak, J. B..... | Cripple Creek | Daly, Thos. F..... | Denver |
| Old, W. W..... | Leadville | Phelps & Reardon..... | Victor |

Metropolitan Plate Glass Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|-----------------------------------|---------------|
| Dwinell, Ella L. C..... | Colorado Springs | Mackey, Andrew J..... | Boulder |
| Middlekamp, Edwin G..... | Pueblo | Milner & Hurd..... | Leadville |
| McCreery, Wm. C..... | Loveland | Smith & Van Orden..... | Cripple Creek |
| Montgomery, Thos. J..... | Fort Collins | Prewett, Pickerill & Kephart..... | Durango |
| Barrows Bros..... | Denver | | |

National Surety Company, Missouri.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------|--------|-------|-------|
| Linton, C. T..... | Denver | | |

New York Plate Glass Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------------|------------------|------------------------|----------|
| Chapman & Maitland..... | Denver | Mallaby, O. W..... | Pueblo |
| Henry LeB. Wills & Co..... | Colorado Springs | Scott, Smith & Co..... | Pueblo |
| Lawton, A. L..... | Colorado Springs | Fitzgerell, J. J..... | Florence |
| Campbell, C. C..... | Durango | Pruett, W. E..... | Victor |
| McMullen, S. G..... | Grand Junction | Buckey & Hart..... | La Junta |
| Tipton, C. F..... | Trinidad | Cobb, Wilson & Co..... | Denver |
| Abbott, Jas. W..... | Ouray | Armstrong, H. E..... | Denver |
| O'Brien & De Weese..... | Salida | | |

Pacific Mutual Life Insurance Company, California.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------|------------------|----------------------------|------------------|
| Jackson, Ira B..... | Denver | White, Fred..... | Boulder |
| Cameron, R. B..... | Denver | Bush & Armstrong..... | Idaho Springs |
| McIntyre, W. H..... | Colorado Springs | Akin, Harris..... | Fort Collins |
| Miles & Stewart..... | Pueblo | Henry LeB. Wills & Co..... | Colorado Springs |
| Gordon, John..... | Gunnison | Weaver, W. H..... | Denver |
| Kearns, John P..... | Walsenburg | Voogt, George W..... | Denver |
| Bridwell, W. T..... | Canon City | Brooks, Harry W..... | Denver |

Preferred Accident Insurance Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------|--------|---------------------|--------|
| Pearce, H. G..... | Denver | Brooking, J. C..... | Pueblo |

Standard Life and Accident Insurance Company, Michigan.

| NAME. | TOWN. | NAME. | TOWN. |
|----------------------|--------|-----------------------|------------|
| Gillespie, C. S..... | Denver | Blair, F. W..... | Las Animas |
| Mack, William..... | Denver | Blakely, F. F..... | Pueblo |
| Bryan, S..... | Denver | Anfenger, Joseph..... | Denver |

Travelers' Insurance Company, Connecticut.

| NAME. | TOWN. | NAME. | TOWN. |
|--------------------------|------------------|------------------------|-----------|
| Brown, L. A. W..... | Aspen | Ady, George..... | Denver |
| Day, John W..... | Boulder | Bryan, Scott..... | Denver |
| Gallotti, Frank..... | Durango | Milner, Joseph..... | Denver |
| Lawton, A. L..... | Colorado Springs | Graff, Wm. T..... | Denver |
| Milner, John A..... | Leadville | Loomis, Stephen W..... | Del Norte |
| Montgomery, Thos. J..... | Fort Collins | Pingrey, Solon W..... | Durango |
| Lesem, Samuel..... | Denver | Van Law, C. M..... | Denver |

Travelers' Insurance Company—Continued.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------------|------------------|-------------------------|-------------|
| Redding, W. O..... | Montrose | McAttee, Patrick B..... | Durango |
| Painter, Chas. F..... | Telluride | Williams, Joseph W..... | Fort Morgan |
| Seifried, Henry..... | Georgetown | Huntley, John P..... | Gunnison |
| Seymour, Bennett E..... | Central City | Brown, S. M..... | Leadville |
| Sills, Chas. T..... | Gunnison | Pitney, F. B..... | Leadville |
| Sutphen, Riley G..... | Longmont | Jaynes, S. D..... | Longmont |
| Stein, Chas. E..... | Pueblo | Dole, S. A..... | Montrose |
| Willis & Holt..... | Alamosa | Strawn, James C..... | Monte Vista |
| Kirtland & Hill..... | Pueblo | Lawrence, C. I..... | Ouray |
| Roper, James..... | Alamosa | Jackson, Alex..... | Pueblo |
| Stokes, T. F..... | Akron | Blakeney, Frank F..... | Pueblo |
| Smith, C. B..... | Aspen | Keller, J. G..... | Pueblo |
| Canfield, Albert B..... | Burlington | Weaver, Wm. G..... | Rico |
| Butler, Henry..... | Buena Vista | Nelson, Geo. S..... | Salida |
| Moore, E. C..... | Canon City | Fulmer, C..... | Sargent |
| Waters, J. H..... | Cripple Creek | Godard, C. B..... | Sterling |
| Wildman, H. W..... | Colorado Springs | Dixon, Wm. H..... | Silverton |
| Wood, Wm. W..... | Colorado Springs | Achison, Edward R..... | Telluride |
| Ellison, J. M..... | Colorado Springs | Reyno'ds, E. J..... | Trinidad |
| McFarland, Austin..... | Denver | Higg, Wm..... | Pueblo |
| Sanborn, Burton D..... | Greeley | | |

Union Casualty and Surety Company, Missouri.

| NAME. | TOWN. | NAME. | TOWN. |
|-----------------------------|--------|----------------------|--------|
| Anderson, Geo. W. & Co..... | Pueblo | Fast, August..... | Denver |
| Brooks, C. S..... | Denver | Allen, R. B..... | Denver |
| Baker, C. M..... | Denver | Bynon, J. Frank..... | Denver |
| Dodge, R. S..... | Denver | Turner, M. A..... | Denver |
| Dougan, George B..... | Denver | Brien, Tim O..... | Denver |
| Jones, Wm. O..... | Denver | | |

United States Casualty Company, New York.

| NAME. | TOWN. | NAME. | TOWN. |
|---------------------|------------------|----------------------|-----------|
| Wanless, G. H..... | Durango | Stickley & Shaw..... | Leadville |
| Reed, Egbert W..... | Denver | Piper, Edwin P..... | Denver |
| Remick, Otis..... | Colorado Springs | Kirtland & Hill..... | Pueblo |

Union Marine Insurance Company (Ltd.), England.

| NAME. | TOWN. | NAME. | TOWN. |
|-------------------|------------------|----------------------------|------------|
| Bryan, Scott..... | Denver | Keeler, J. W..... | Pueblo |
| Firth, W. H..... | Denver | Blakeney, F. F..... | Pueblo |
| Wood, W. W..... | Colorado Springs | Milner, C. H..... | Burlington |
| Wildman, H..... | Colorado Springs | Budling, Edwin C., Jr..... | Denver |

EXPENSE ACCOUNT.

Expense Account.

| | |
|--------------------|-------------|
| Salary..... | \$ 7,421 96 |
| Printing..... | 1,416 25 |
| Supplies..... | 314 92 |
| Stamps..... | 265 00 |
| Miscellaneous..... | 258 00 |
| Total.. | \$ 9,676 13 |

Recapitulation.

RECEIPTS.

| | |
|---------------------------------|--------------|
| Cash on hand March 1, 1895..... | \$ 17,779 47 |
| Cash from all sources..... | 67,275 13 |
| Total..... | \$ 85,054 60 |

EXPENDITURES.

| | |
|--|--------------|
| Expense Account..... | \$ 9,676 13 |
| Transferred to General Fund November 30, 1895..... | 27,712 24 |
| Cash on hand March 1, 1896..... | 47,666 23 |
| Total..... | \$ 85,054 60 |

FEES.

FEES

FOR ENTERING THE STATE OF COLORADO

AS SET FORTH IN THE FOLLOWING
STATUTE.

There shall be paid by every insurance company doing business in this State, to the Superintendent of Insurance, the following fees, viz: For filing a certified copy of Articles of Incorporation required by this Act on the organization of each company, \$50; for filing power of attorney and statement preliminary to admission, \$50; for filing copy of its charter or deed of settlement and examination thereof, \$25; for filing annual statement, \$50; for certificate of authority to transact business in this State, \$5; for each copy of certificate of authority for use of agent, \$2; for each copy of any paper filed in his office, per folio, 20 cents; for affixing the seal of his office and certifying any paper, \$1.

ANNUAL TAX.

All insurance companies, partnerships or associations engaged in the transaction of the business of insurance in this State shall annually, on or before the first day of March, in each year, pay to the Superintendent of Insurance, two per cent. on the gross amount of premiums received or written within the State during the year ending the previous 31st day of December.

INSURANCE LAWS

OF THE

STATE OF COLORADO.

ACT OF 1883 AS AMENDED.

AN ACT

TO AMEND AN ACT ENTITLED "AN ACT TO ESTABLISH AN INSURANCE DEPARTMENT IN AND FOR THE STATE OF COLORADO, AND REGULATE THE INSURANCE COMPANIES DOING BUSINESS THEREIN," APPROVED FEBRUARY 13, A. D. 1883. TOGETHER WITH THE AMENDMENTS THERETO; TO DEFINE THE POWERS OF THE SUPERINTENDENT OF INSURANCE; TO PROVIDE FOR THE REGULATION OF INSURANCE COMPANIES AND FOR OTHER PURPOSES.

Be it enacted by the General Assembly of the State of Colorado:

Section 1. That there is hereby established a separate and distinct department, to be known as the Insurance Department of the State of Colorado, which Department shall be charged with the execution of all laws now in force, or which shall hereafter be enacted in relation to insurance companies doing business in the State of Colorado.

A separate and distinct department known as insurance department.

Sec. 2. The Auditor of State shall be the chief officer of said Department, and shall be designated the ex officio Superintendent of Insurance. He shall appoint a deputy within ten days after the approval of this act, who shall hold his office for the term of two years. He shall be an elector of this State, well versed and experienced in the business of insurance and of matters relating thereto, but in no case shall such deputy hold any position as an officer, agent or employee of any insurance company, or shall he be directly or indirectly interested in any insurance company except as a policy holder.

Auditor of state chief officer; shall appoint deputy.

Sec. 3. The Deputy of Insurance shall, within twenty (20) days after receiving his commission, and before entering upon the discharge of the duties of his office, take and subscribe to the oath required by the Constitution, and shall give bonds to the State of Colorado in the sum of twenty thousand dollars (\$20,000), to be approved by the Governor and Attorney General, conditioned for the faithful

Deputy must file approved bond.

and impartial discharge of his duties, which oath and bond shall be filed in the office of the Secretary of State.

Duties of deputy.

Sec. 4. The appointment of said deputy shall be evidenced by a certificate under the seal of the Superintendent of Insurance. Said deputy shall possess all the powers and perform all the duties attached by law to the office of the Superintendent during a vacancy, and during the absence or inability of his principal, but said Superintendent shall be responsible for the acts of his deputy.

Salary.

Sec. 5. Said deputy shall receive an annual salary of thirty hundred (\$3,000) dollars.

Seal and its official uses; also evidence in court.

Sec. 6. The seal of the Superintendent of Insurance shall be of such device as the Governor and Superintendent may prescribe, to be surrounded by the words, "Superintendent of Insurance for Colorado," a copy of which shall be filed in the office of the Secretary of State. Every certificate or other paper executed by said Superintendent in pursuance of any authority conferred on him by law, and sealed with his seal of office, and all copies of papers certified by said Superintendent and authenticated by said seal, shall in all cases be evidence, equally and in like manner as the original thereof, and shall have the same force and effect as the originals would in any suit or proceeding in any court of this State.

Office of superintendent of insurance, where.

Sec. 7. The said Superintendent shall have an office at the State Capitol, and shall procure necessary furniture, safe, fuel, stationery, printing and such other appliances as may be necessary for the transaction of the business of his office, and may employ persons to make personal examination of the conditions and affairs of insurance companies when necessary, as required by law; and, when ever he may think necessary, he shall call upon the Attorney General of the State for legal counsel and such assistance as may be necessary to enforce the provisions of this act.

Public office.

Sec. 8. The office of the Superintendent of Insurance shall be deemed a public office, and the

records, books and papers thereof on file therein shall be deemed public records of the State. All books and documents and all other papers whatever, in the office of any of the officers of the State relating to insurance, shall, on demand, be delivered and transferred to the Superintendent of Insurance, who shall give a receipt for the same, which shall be a full release from all responsibility in connection with such documents, books and papers.

Books, documents in state office, how disposed of.

Sec. 9. It shall be the duty of the Superintendent of Insurance to file in his office and safely keep all books and papers required by law to be filed therein, and to keep and preserve in permanent form a full record of his proceedings, including a concise statement of the condition of such insurance companies reported and examined by him, to issue certificates of authority to transact insurance business to any insurance companies which have fully complied with the laws of this State, and to issue such other certificates as required by law in the organization of insurance companies, and the transaction of the business of insurance, and generally to do and perform with justice and impartiality all such duties as are or may be imposed on him by the laws in relation to the business of insurance in the State; and he shall, annually, at the earliest practicable date after the returns are received from the several companies, make a report to the Governor of the affairs of the Insurance Department, which report shall contain a tabular statement and synopsis of the several statements as accepted by the Superintendent, and such other matters as in his opinion may be of benefit to the public, and he shall make such recommendations as he may deem proper in regard to the subject of insurance in this State, and shall set forth in a statement, verified by oath and the certificate of the Auditor of State, the various sums received and disbursed by him, from and to whom, and for what purpose. Not exceeding 1,000 copies of such report shall be published by and subject to the order of the said Superintendent at the expense of the Department. The Superintendent of Insurance shall, within ninety (90) days after entering upon the dis-

Duties of superintendent.

Reports, when and to whom made.

Copies published.

charge of the duties of the office, furnish to all insurance companies doing business in this State, a copy of this Act, and necessary blanks to comply therewith, and shall annually, in November, furnish such blanks for the filing of statements as required by law. The Superintendent, on retiring from office, shall deliver to his qualified successor all furniture, papers and property pertaining to his office.

Shall furnish
necessary
blanks.

Power of su-
perintendents
of insurance.

Examination
of companies.

Companies to
pay expenses
of examination

Only United
States branches
examined.

Sec. 10. The Superintendent may, with the consent of the Governor, whenever a grave necessity arises and he deems it prudent for the protection of policy holders in this State, visit, or cause to be visited and examined by some competent person, or persons, he may appoint for that purpose, any insurance company applying for admission or already admitted to do business by agencies in this State. Such examinations shall include a thorough inspection and examination into its affairs, especially as to the financial condition and ability of said Company to fulfill its obligations to the policy holders, and whether it has complied with the laws of this State, and such Company to pay the proper charges incurred in such examination, including the expenses of the Commissioner, or his deputies, and the expenses and compensation of his assistants employed therein. The Superintendent may also make an examination, with the consent of the Governor, of any such company, upon the request of five or more of the stockholders, creditors, policy holders, or persons pecuniarily interested therein, who shall make affidavit of their belief, with specifications of their reasons therefor in writing; that such company is in an unsound or insolvent condition; Provided, that only the United States branches of all foreign companies in this State may be examined by said Superintendent. For the purposes aforesaid, the commissioner or his deputy or person making the examination, shall have free access to all books and papers of an insurance company that relate to its business, and the books and papers kept by any of its agents, and may summon and administer oaths or affirmations to witnesses, and examine the directors, officers, agents and trustees of any such company, and any other per-

son, in relation to its affairs, transactions and conditions. He may require and compel the production of records, books, papers, contracts or other documents by attachment, if necessary; and shall have the right to punish for contempt by a fine or imprisonment, or both, any person failing or refusing to obey such summons or order of such Superintendent. Any person testifying falsely in reference to any matter, material to said investigation, examination or inquiry, shall be deemed guilty of perjury, and, in addition to the punishment for contempt in refusing to attend, or answer, or produce books and papers, any person who shall refuse to give such Superintendent full and truthful information and answer in writing to any inquiry or question made in writing by said Superintendent, in regard to the business of insurance carried on by such person, or to appear and testify under oath before the Superintendent in regard to same, shall be deemed guilty of a misdemeanor, and, upon, conviction thereof, shall be punished by a fine not exceeding five hundred dollars (\$500) or imprisonment not exceeding three (3) months.

Compel production of records, etc.

False testimony and punishment therefor.

Any director, officer, manager, agent or employee of an insurance company, or any other person, who shall make any false certificate, entry or memorandum upon any of the books or papers of any insurance company, or upon any statement or exhibit filed or offered to be filed in the insurance department of this State, or used in the course of any examination, inquiry or investigation, with the intent to deceive the Superintendent of Insurance or any other person employed or appointed by him, to make any inquiry, examination or investigation, shall, upon conviction, be punished by fine not exceeding one thousand dollars (\$1,000), and by imprisonment for not less than two (2) months in the county or city jail, nor more than five (5) years in the penitentiary; Provided, that any company whose license has been revoked by said Superintendent, may appeal from said order to the District Court, which Court, upon the filing of the proper petition, shall cause the record and orders of the Superintendent to be brought before it, and upon a hearing of the case by the Court de novo, the Court shall

False entry, fine and punishment.

either confirm or revoke the order of said Superintendent as in its discretion may appear just.

Examinations
published.

Sec. 11. When the Superintendent deems it to the interest of the public, he may publish the result of any examination or investigation in a newspaper published in Denver and of general circulation in the State. When it appears to the Superintendent of Insurance, from the report of the person appointed by him or other satisfactory evidence that the affairs of any company doing business in the State are in an unsound condition, he shall revoke the authority granted to such company to do business in this State and cause a notice thereof to be published in at least one newspaper published in the city of Denver and in the county where the principal office is located within this State, and after the publication of such notice it shall be unlawful for such company or any agent thereof to procure any applications for insurance or to issue or renew any policies.

Superintendent
power to revoke
authority.

Fees for filing
on admission
to do business
in the state.

Sec. 12. There shall be paid by every insurance company doing business in this State, to the Superintendent of Insurance, the following fees, viz: For filing the certified copy of Articles of Incorporation required by this Act on the organization of each company, \$50; for filing power of attorney and statement preliminary to admission, \$50; for filing copy of its charter or deed of settlement and examination thereof, \$25; for filing annual statement, \$50; for certificate of authority to transact business in this State, \$5; for each copy of certificate of authority for use of agent, \$2; for each copy of any paper filed in his office, per folio, 20 cents; for affixing the seal of his office and certifying any paper, \$1. All insurance companies, partnerships or associations engaged in the transaction of the business of insurance in this State, shall annually, on or before the first day of March, in each year, pay to the Superintendent of Insurance, two per cent. on the gross amount of premiums received or written within this State during the year ending the previous 31st day of December.

Fee for filing
annual state-
ment.

Pay two per
cent. on gross
premiums.

Sec. 13. All moneys received by the Superintendent of Insurance shall be paid into the State treasury, for an Insurance Fund, within thirty (30) days after the receipt of the same, and shall be used for the purpose of defraying the expenses of the Insurance Department. The State Treasurer shall give duplicate receipts for all moneys thus paid into the State treasury, one of which shall be delivered to the Auditor of State, and the other to be filed in the office of the Deputy Superintendent of Insurance.

Money received by superintendent, and how disposed of.

All expenses of the Insurance Department, including salaries, shall be paid by the State Treasurer out of moneys in his hands, to be known as the Insurance Fund, on warrants drawn upon such fund by the Deputy Superintendent of Insurance and approved by the State Auditor; but no money shall be paid out by the State treasury in excess of the amount collected from insurance companies, as provided by this act. For all payments made by him, the Deputy Superintendent of Insurance shall take proper vouchers.

Expenses and salaries, how and by whom paid.

The accounts of said Deputy Superintendent of Insurance for all receipts and disbursements by him made, shall be audited, adjusted and settled at the close of each year by the Auditor of State.

Accounts of deputy superintendent, by whom audited

Sec. 14. The surplus of money remaining in the hands of the State Treasurer to the credit of the Insurance Fund, being in excess of receipts over expenditures of the Insurance Department, shall be transferred by him, on the warrant of the Superintendent of Insurance, from said Insurance Fund, to the credit of the General Fund of this State, annually, at the close of the fiscal year of the State.

Surplus money transferred to general fund.

CHAPTER II.

Section 1. No insurance company organized under the laws of this State shall adopt the name of any existing company or association transacting a similar business, or any name so similar as to be calculated to mislead the public.

No company shall adopt same name as others, etc.

Sec. 2. It shall be unlawful for any person, company or corporation in this State either to procure, receive or forward applications for insurance in

Violation of law and penalty of same.

or to issue or to deliver policies for any company or companies not having complied with the provisions of this Act, or to adjust any loss, or in any manner, either directly or indirectly, to aid in the transaction of the business of insurance with any such company, unless duly authorized by such company, and licensed by the Superintendent of Insurance, in conformity to the provisions of this Act, and any persons violating the provisions of this section shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall, for each and every offense, be punished by a fine of five hundred dollars or imprisonment for six months in the county jail, or both, in the discretion of the court.

Companies must have certificates of authority to transact business,

Sec. 3. No company shall transact in this State any insurance business, unless it shall procure from the Superintendent of Insurance a certificate stating that the requirements of the laws of this State have been complied with, and authorizing it to do business. Said certificate shall expire on the last day of February in each year, and must be renewed annually. Every such company shall be required to procure annually, for the use of its agents and solicitors, copies of such certificate of authority, and any person soliciting business for any company authorized to transact business in this State, without first procuring a certificate from the Superintendent of Insurance, shall be guilty of a misdemeanor, and, upon conviction thereof, shall be punished by a fine of one hundred dollars for each and every offense.

Copies of authority to agents.

Superintendent of insurance is attorney for all foreign companies.

No insurance company or association, organized by any other authority than the State of Colorado, shall, directly or indirectly, issue policies, take risks or transact business in the State, until it shall have first appointed, in writing, the Superintendent of Insurance of this State to be the true and lawful attorney of such company or association in and for this State, upon whom all lawful processes in any action or proceeding against the company may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree, upon the part of the company, that any lawful process against the company which is served on said attorney shall be of the same legal force and

validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Superintendent of Insurance, and copies certified by him shall be deemed sufficient evidence; service upon such attorney shall be deemed sufficient service upon the principal.

Whenever lawful process against any insurance company shall be served upon the Superintendent of Insurance, he shall forthwith forward a copy of the process served on him, by mail, post-paid and directed to the secretary of the company; or, in case of companies of foreign countries, to the resident manager in this country; and shall also forward a copy thereof to the general agent of said company in this State. For each copy of process the Superintendent of Insurance shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him, as part of the taxable costs, if he prevails in the suit.

Lawful process shall be served upon superintendent of insurance, etc.

Sec. 4. No insurance company, not incorporated or organized under the law of this State, shall transact any insurance business in this State unless it shall first file in the office of the Superintendent of Insurance a duly certified copy of its charter, or articles of incorporation, or deed of settlement, together with a statement, under oath, of the president and secretary, or other chief officers of such company, showing the condition of affairs of such company on the 31st day of December next preceding the date of such oath. The statement shall be in the same form and shall set forth the same particulars as the annual statement required by this chapter: Provided, That insurance companies complying with the provisions of this section shall not be required to comply with section 25 of chapter XIX of the General Statutes of Colorado; Provided, further, That all insurance companies organized by authority other than that of the State of Colorado, hereafter applying for authority to do business in

Companies must file articles of incorporation and statement.

Fees same as that required for filing with secretary of state, but in no case less than \$25.00.

this State, shall, for filing the articles required by this section, pay to the Superintendent of Insurance the same fee as that required by the statutes for filing the same document or documents with the Secretary of State, but in no case shall the fee paid to the Superintendent of Insurance be less than twenty-five (\$25) dollars.

Annual statement, when and to whom rendered.

Sec. 5. Every insurance company doing business in this State shall, on or before the 1st day of March in each year, render to the Superintendent of Insurance a report, signed and sworn to by its chief officer, of its condition on the preceding 31st day of December, which shall include a detailed statement of assets and liabilities, the amount and character of its business transacted, and moneys received and expended during the year, and such other information as the Superintendent of Insurance may deem necessary. A synopsis of such statement, together with the Superintendent of Insurance's certificate of authority to transact business in this State shall be published in some newspaper of general circulation, published at the capitol, for at least four insertions. Such publication shall be made within thirty days after such certificate of authority is issued, and a copy of the paper containing such publication shall be filed in the office of the Superintendent of Insurance.

Cash capital required by these companies.

Sec. 6. No joint-stock fire or life insurance company shall be permitted to do any business in this State unless it is possessed of an actual paid-up cash capital of not less than two hundred thousand dollars. No joint stock insurance company organized for any purpose other than fire and life insurance shall be permitted to do any business in this State unless possessed of an actual paid-up cash capital of not less than one hundred thousand dollars.

Investment of funds under the laws of the state.

Sec. 7. It shall be lawful for any insurance company incorporated under the laws of this State to invest its capital and funds accumulaed in the course of its business, or any part thereof, in bonds and mortgages on real estate worth fifty per cent.

more than the sum loaned thereon over and above all incumbrances, exclusive of buildings, unless such buildings are insured and the policy transferred to said company; and also in the stocks of this State, or stocks or treasury notes of the United States; and also in the stocks and bonds of any school district or incorporated city in this State; authorized to be issued by the Legislature; and to lend the same, or any part thereof, on the security of such stocks or bonds, or treasury notes, or upon bonds and mortgages as aforesaid, and to change and re-invest the same as occasion may from time to time require; but any surplus money over and above the capital stock of any such insurance company may be invested in or loaned upon the pledge of the public stocks or bonds of the United States or any one of the states on the stocks or bonds or other evidence of indebtedness of any solvent dividend-paying institutions, other than mining corporations, incorporated under the laws of this State or of the United States; Provided, always, That the current market value of such stocks, bonds or other evidences of indebtedness shall be at all times, during the continuance of such loan, at least twenty per cent. more than the sum loaned thereon.

Sec. 8. It shall not be lawful for the directors, trustees, managers or officers of any insurance company, organized under any of the laws of this State, directly or indirectly, to make or pay any dividend, or pay any interest, bonus or other allowance in lieu of dividends, except from surplus profits arising from their business.

Unlawful for directors to pay *bonus* or interest in lieu of dividends.

Sec. 9. For the purpose of making valuations of life insurance policies under the provisions of this act, the rate of interest assumed shall be four per cent per annum, and the rate of mortality shall be established by the table known as the "Actuaries' Experience Tables," such valuations to be on the losses of net premiums. For the purpose of estimating the liability of insurance companies, other than life, the amount required to safely reinsure all outstanding risks should be estimated by taking fifty per cent. of gross premiums on all risks and

How life policies are valued, etc.

For estimating liabilities of insurance companies.

policies in force and that have less than one year to run, and pro rata of all gross premiums on risks that have more than one year to run. All life insurance companies, authorized to transact business in this State, shall provide in their policies that after three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company at the time of the issue of policy, which shall not be less than the full net value of the policy per Actuaries' Experience Table of Mortality, four per cent. interest; Provided, That the application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made.

CHAPTER III.

ORGANIZATION OF INSURANCE COMPANIES.

Section 1. It shall be lawful for any insurance company organized under the laws of this State:

First—To make insurance on dwelling houses, stores and all kinds of buildings, and upon household furniture and other property against loss or damage by fire, lightning, tornadoes and hail, and the risks of inland navigation and transportation.

Second—To make insurance upon the lives of persons and every insurance appertaining thereto or connected therewith, and to grant, purchase or dispose of annuities.

Third—To make any of the following kinds of insurance: First, upon the health of persons; Second, against injury, disablement or death of persons resulting from traveling or general accidents by land or water; Third, guaranteeing the fidelity of persons holding places of trust, public or private; Fourth, upon the lives of horses, cattle and other live stock; Fifth, upon plate-glass against breakage; Sixth, upon steam boilers, against explosion and

against loss or damage to life or property resulting therefrom; Seventh, against loss by burglary or theft, or both; Provided, That no company shall be organized to issue policies of insurance for more than one of the above three mentioned purposes, and no company that shall have been organized for one of said purposes shall issue policies of insurance for any other, and no insurance company shall expose itself to loss on any one risk or hazard to the amount exceeding five per cent. of its paid-up capital, unless the same shall be re-insured in some other good and responsible companies.

Sec. 2. Whenever any number of persons shall associate to form an insurance company, for any of the purposes named in the preceding sections, and become incorporated in accordance with the provisions of chapter XIX of the General Laws of 1877, they shall file a copy of the articles of incorporation with the Superintendent of Insurance who shall submit the same to the Attorney General for examination; and if found by him to be in accordance with the provisions of this act, and not inconsistent with the Constitution of this State, he shall certify and deliver back the same to the Superintendent of Insurance, who shall commission the persons named in the certificate of incorporation, or a majority of them to open books for the subscription of stock in the company, at such time and place as they shall deem it convenient and proper, and shall keep the same open until the full amount specified in the certificate of incorporation is subscribed.

To form an insurance company; how, etc.

Sec. 3. Whenever such capital stock has been subscribed and not less than the amount required by this act shall have been fully paid in, they shall notify the Superintendent of Insurance, who shall cause an examination to be made, either by himself or some disinterested person, especially appointed by him for the purpose, who shall certify under oath that the provisions of this act have been complied with by said company as far as applicable thereto. Such certificate shall be filed in the office of the said Superintendent, who shall thereupon deliver to such company a certified copy

Capital subscribed, examination made, etc.

Filing with county clerk.

of said certificate, which, on being recorded in the office of recorder of deeds of the county wherein the company is to be located, shall be their authority to commence business.

Contracts may be made with or without seal.

Sec. 4. All policies or contracts made or entered into by any such company organized under the laws of this State may be made with or without the seal thereof. They shall be subscribed by the president or such officers as may be designated by their by-laws for that purpose, and shall be attested by the secretary, and, being so subscribed, shall be obligatory upon such company.

Every insurance company now existing in state subject to this law.

Sec. 5. Every insurance company now existing under the laws of this State shall be subject to the provisions of this act, but shall be allowed ninety days from the approval hereof to comply with the requirements herein set forth.

Shall not prevent Masonic, Odd Fellows or religious societies, but they must render annual statements.

Sec. 6. The provisions of this act shall not be construed so as to prevent any Masonic, Odd Fellows, religious or benevolent society from issuing indemnity to any one against loss by death or accident, of any of its members, and such society shall not be held amenable under nor governed by any of the provisions of any article in this act pertaining to accident or life insurance, except as to rendering an annual statement of the condition of said associations or societies. But all life and accident associations hereafter organized under the laws of the State to operate on the mutual assessment plan shall comply with all the provisions of this act so far as applicable, and shall be under the full supervision of the Superintendent of Insurance. All such companies now existing shall comply with this law within ninety (90) days after its approval, and thereafter shall be subject to examinations, shall take out certificates of authority, and in all ways contemplated herein be under the direction of the Insurance Department.

Shall not prevent forming mutual insurance for protection of its members.

Sec. 7. The provisions of this act shall not be construed to prevent any number of persons, not less than twenty, from associating together for the purpose of forming an incorporated company for

the purpose of mutual insurance of the property of its members. When persons so associated shall have complied with the provision of this act, so far as are applicable to such mutual companies, the Superintendent of Insurance shall commission the persons named in the certificate of incorporation, or a majority of them, to open books, to receive propositions, and enter into agreements in manner hereinafter specified. But no company so organized shall commence business until bona fide agreements have been entered into for insurance with at least one hundred individuals, covering property to be insured to the amount of not less than fifty thousand dollars.

Sec. 8. No life insurance company doing business in the State of Colorado shall make or permit any distinction or discrimination in favor of individuals, between insurants (insured) of the same class and equal expectation of life, in the amount of payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes. Nor shall any such company, or any agent thereof, make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to insurance, any rebate of premiums payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereof, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

Life companies shall not make discriminations or give rebates.

The penalty for violating this section shall be a fine of \$250; and the Superintendent of Insurance shall revoke the certificate of authority of any agent convicted of a violation of this act, and shall not grant the agent so convicted a license as agent for the term of three years thereafter.

Sec. 9. All acts and parts of acts inconsistent with the provisions of this act, heretofore existing,

Repeal of acts heretofore existing.

are hereby repealed; Provided, That nothing in this act shall be construed to affect the corporate existence or the rights as such of any corporation now existing and heretofore organized under the laws of the State of Colorado for the period of ninety days as set forth hereinbefore.

Sec. 10. Whereas, an emergency exists, this act shall take effect and be in full force from and after its passage.

Approved April 19, 1889.

AN ACT

TO REQUIRE FIRE INSURANCE COMPANIES TO CANCEL POLICIES IN CERTAIN CASES, AND TO PRESCRIBE THE MANNER THEREOF.

Be it enacted by the General Assembly of the State of Colorado :

Section 1. That the Superintendent of Insurance shall have power and it shall be his duty to examine the form of all policy contracts hereafter issued or proposed to be issued by any fire insurance company, association or corporation now organized by law, or that may hereafter apply to be authorized to transact business of fire insurance in this State. The Superintendent of Insurance shall refuse to authorize any such company, association or corporation to do business in this State whenever the form of policy contract issued or proposed to be issued by any such company, association or corporation does not provide for the cancellation of the same at the request of the insured upon equitable terms; nor whenever the form of policy does not provide that in case the policy shall be cancelled at the request of the insured, the premium having been actually paid, that the unearned portion shall be returned on surrender of the policy or last renewal, the company in no event retaining an amount in excess of the amount shown to be the earned portion of said premium, as per the customary short-rate table.

Duty of superintendent of insurance.

Sec. 2. Any and all fire insurance companies now authorized to do business in this State shall conform to the requirements of this act within sixty days after the same shall become a law.

Sec. 3. In consequence of any violation of this act it shall be the duty of the Superintendent of Insurance to revoke the authority of such company to do business in this State, and the same shall not be renewed during a period of six months thereafter.

Shall revoke the authority.

Approved April 6, 1889.

AN ACT

RELATING TO LIFE AND CASUALTY INSURANCE ON THE
ASSESSMENT PLAN.*Be it enacted by the General Assembly of the State of Colorado :*

Definition.

Section 1. Every contract whereby a benefit is to accrue to a party or parties named therein upon the death or physical disability of a person, which benefit is in any degree or manner conditioned upon the collection of an assessment upon persons holding similar contracts, shall be deemed a contract of insurance on the assessment plan, and the business involving the issuance of such contracts shall be carried on in this State only by duly organized corporations, which shall be subject to the provisions and requirements of this act; but nothing herein contained shall be construed as applicable to organizations which conduct their business as fraternal societies on the lodge system, or to organizations which do not employ paid agents in soliciting business or limit their certificate holders to a particular order or fraternity. If the benefit is to accrue through the death of the insured person, the contract shall be of life insurance; if through accidental death only or the physical disability from accident or sickness of the insured, it shall be of casualty insurance.

Except fraternal societies.

Twenty-five persons form company.

Sec. 2. Twenty-five or more persons, citizens of this State, may form a corporation to carry on the business of a life or casualty insurance or both, on the assessment plan; but no such corporation shall begin to do business until at least two hundred persons have subscribed in writing to be insured therein, and have each paid in one full mortuary assessment, to be held in trust for the benefit of the beneficiaries, nor until the Superintendent of Insurance has certified that it has complied with the provisions of this act and is authorized to transact business. No charter granted under the provisions of this act shall continue valid after one year from date, unless the organization has been completed and business begun thereunder.

How charter invalidated.

Sec. 3. Any corporation existing under the laws of this State and now engaged in transacting the business of life or casualty insurance on the assessment plan may re-incorporate under the provisions of this act; Provided, That nothing in this act contained shall be construed as requiring or making it obligatory upon such corporation or re-incorporate, and any such corporation may continue to exercise all rights, powers and privileges conferred by this act or its articles of incorporation, not inconsistent herewith the same as if re-incorporated hereunder.

Existing companies may re-incorporate.

Sec. 4. When the Superintendent of Insurance, on investigation, is satisfied that any corporation doing business in this State, under this act, has exceeded its powers, failed to comply with any provisions of law, or is conducting business fraudulently, he shall report the facts to the Attorney General, who shall thereupon apply to the District Court for an injunction restraining such corporation from the further prosecution of business, and the said court, upon hearing the matter, may issue such injunction or decree the removal of any officer, and substitute a suitable person to serve in his stead until a successor is duly chosen, and may make such other order and decrees as the interests of the corporations and the public may require.

Penalty for failure to comply with act.

Sec. 5. Every policy or certificate hereafter issued by any corporation doing business under this act and promising a payment to be made upon a contingency of death, sickness or accident shall specify the minimum sum of money which it promises to pay upon each contingency insured against and the number of days after satisfactory proof of the happening of such contingency at which such payment shall be made, and upon the occurrence of such contingency, unless the contract shall have been voided by fraud or by breach of its conditions, the corporation shall be obligated to the beneficiary for such payment at the time and to the amount specified in the policy or certificate, and this indebtedness shall be a lien upon all the property, effects and bills receivable of the corporation,

Policy shall specify a minimum amount which must be paid and the time within which.

Rights of insured to collect in excess of minimum named.

After failure to pay for 30 days, superintendent of insurance may notify to stop business.

Power to examine.

Report to attorney general.

with priority over all indebtedness thereafter incurred, except as hereinafter provided in case of the distribution of assets of an insolvent corporation; Provided, That the statement of such minimum shall not invalidate the rights of the party insured from receiving any further amount above such minimum that shall be based upon membership and to which he shall be entitled by the provisions of the policy. If the Superintendent of Insurance shall be satisfied, on investigation, that any such corporation has refused or failed to make such payments for thirty days after it became due, and after proper demand, he shall notify the corporation to issue no new policies or certificates until such indebtedness is fully paid, and no officer or agent of the corporation shall make, sign or issue any policy or certificate of insurance while such notice is in force.

Sec. 6. Whenever the Superintendent of Insurance shall have given the notice required by the last preceding section, he shall proceed without delay to investigate the conditions of the corporation, and shall have full power, in person or by deputy, to examine its books, papers and accounts, and to examine under oath its officers, agents, clerks and certificate holders, or other persons having knowledge of its business; and if it shall appear to him that its liabilities exceed its resources, and that it cannot, within a reasonable time, not more than three months from the date of the original default, pay its accrued indebtedness in full, he shall report the facts to the Attorney General, who shall, upon the report of the Superintendent of Insurance, apply to the District Court for an order closing the business of the corporation and appointing a receiver or trustee for the distribution of its assets among creditors; Provided, That notice of such application, and a copy thereof in writing, shall be served upon the corporation at least ten days before the same shall be heard; And provided, That upon hearing the matter, the court shall have power to make any order which the interests of the corporation and the public may require.

Sec. 7. No life or casualty insurance corporation, organized under the laws of this State, shall transfer its risks to, or reinsure them in, any other corporation, unless the said contract of transfer, or reinsurance, is first submitted to and approved by two-thirds vote of a meeting of the insured called to consider the same, of which meeting a written or printed notice shall be mailed to each policy or certificate holder at least ten days before the date fixed for said meeting, and, in case said transfer or reinsurance shall be approved, every policy or certificate holder of the said corporation who shall file with the secretary thereof, within five days after said meeting, written notice of his preference to be transferred to some other corporation than that named in the contract, shall be accorded all the rights and privileges, if any, in aid of such transfer as would have been accorded under the terms of the said contract had he been transferred to the corporation named therein. The members of any insurance corporation other than those which are purely mutual, whose management shall refuse or neglect, for the space of thirty days after the filing of satisfactory proof of death of any certificate or policy holder, where the claim so arising is not disputed on account of fraud or want of validity, and where the death fund is not sufficient to pay said claim, to levy an assessment to provide for the same, shall thereby become liable to the beneficiary, under the certificate or policy, in a sum not exceeding the face of said claim.

Shall not reinsure risks, except, etc

Liability of members.

Sec. 8. Any corporation organized under authority of another State or government to issue policies or certificates of life or casualty insurance on the assessment plan, as a condition precedent to transacting business in this State, shall deposit with the Superintendent of Insurance and also with the Secretary of State a certified copy of its charter or certificate of incorporation; it shall also file with the Superintendent of Insurance a statement, under oath, of its president and secretary, in the form by the Superintendent of Insurance required, of its business for the preceding year, a certificate, under oath of its president and secretary, that it is pay-

Conditions for admission to the state.

ing and for the twelve months then next preceding has paid the amount named in its policies or certificates in full; in accordance with the requirements of Section 5, a certificate from the proper authority in its home State, that said corporation engaged, according to the provisions of this act, in life or casualty insurance on the assessment plan in this State, is legally entitled to do business in such home State, a copy of its policy or certificate and application, which must show that benefits are provided for by assessment upon policy or certificate holders. The Superintendent of Insurance shall thereupon issue or renew the authority of such corporation to do business in this State, and such authority shall be revoked whenever the Superintendent of Insurance, on investigation, is satisfied that such corporation is not paying in accordance with the requirements of Section 5 of this act, the amount named in its policies or certificates in full. Upon such revocation, the Superintendent shall cause notice to be published in a daily newspaper in Denver, Colorado, and no new business shall thereafter be done by it or its agents in this State. When any other State or country shall impose any obligation upon any such corporation of this State the like obligation shall be imposed on similar corporations and their agents of such State or country doing business in this State.

May revoke
certificate of
authority.

No risk on per-
son over sixty
years of age.

Sec. 9. No corporation doing business under this act shall issue a certificate or policy upon the life of any person more than sixty years of age, nor upon any life in which the beneficiary named has no interest, and every call for payments by the policy or certificate holders shall distinctly state the purpose of the same, and whether any part thereof shall or may be used for expenses, and if so, how much. Any assessment of a policy or certificate to a person having no interest in the insured life shall render such policy or certificate void.

Money not li-
able to attach-
ment.

Sec. 10. The money or other benefit, charity, relief or aid to be paid, provided or rendered by any corporation authorized to do business under this act shall not be liable to attachment or other pro-

cess, and shall not be seized, taken, appropriated or applied by any legal or equitable process, nor by operation of law, to pay any debt or liability of a policy or certificate holder, or any beneficiary named therein.

Sec. 11. Any solicitor, agent or examining physician who shall knowingly or willfully make any false or fraudulent statement or representation in, or with reference to, any application for insurance, or for the purpose of obtaining any money or benefit in any corporation transacting business under this act, shall be guilty of a misdemeanor, and, upon conviction, shall be punished by a fine of not less than one hundred nor more than five hundred dollars, or imprisonment in the county jail for not less than thirty days nor more than one year, or both, at the discretion of the court.

Liability of solicitor, etc.

Sec. 12. Every corporation doing business under this act shall, annually, on or before the first day of March, return to the Superintendent of Insurance, in such manner and form as he shall prescribe, a statement of its affairs for the year ending on the preceding 31st day of December, and the said Superintendent, in person or by deputy, shall have the power of visitation of and examination into the affairs of any such corporation which are conferred upon him in the case of life insurance companies, as provided by law in case of other companies; Provided, always, That nothing contained herein shall subject any corporation doing business under this act to any other provisions or requirements of said law, except as distinctly set forth herein.

File annual statement.

Sec. 13. The fees for filing statements, certificates or other documents required by this act, or for any service or act of the Superintendent of Insurance, and the penalties for any violation of this act, shall be the same as provided in the case of other insurance companies.

Fees.

Sec. 14. All acts and parts of acts in conflict with this act, so far as they apply to insurance companies on the assessment plan, are hereby repealed.

Approved April 20, 1887.

AN ACT

TO PROHIBIT AND PREVENT THE INSURANCE OF INFANTS
AND MINORS UNDER THE AGE OF TEN YEARS, AND PRO-
VIDING PENALTIES FOR VIOLATION THEREOF.

Be it enacted by the General Assembly of the State of Colorado :

Unlawful to in-
sure infants.

Section 1. From and after the passage of this act, it shall be deemed unlawful for any corporation, company or person to establish or conduct within the State of Colorado the business of insuring or causing to be insured, by any corporation, company or person, any infant or infants or any minor who shall be under the age of ten years, and then not until after such medical examination has been made as is required in case of adults.

Misdemeanor.

Sec. 2. Any corporation, company or person violating any or all provisions of this act, or any person found soliciting business for any such company, as specified in Section 1 of this act, or any person or persons who have issued or caused to be issued, policies or risks on persons under the age of ten years, the same having been issued any time after the passage of this act, shall be deemed guilty of a misdemeanor, and, on conviction, shall be liable to a fine of not less than twenty-five dollars or more than fifty dollars, or shall be imprisoned in the county jail of said county for a term of not less than three months, or more than six months, or shall be both fined and imprisoned, in the discretion of the Court, and shall be sentenced to pay all costs of prosecution.

Penalty.

Forfeit charter.

Sec. 3. Any corporation or company violating the provisions of this act shall, if organized under the laws of the State of Colorado, forfeit its charter, and the insurance commissioner of the said State shall place its business in the hands of a receiver, who shall wind up the said business, forfeit, to the State of Colorado, for the benefit of the school fund of said State.

Approved April 8, 1893.

AN ACT

TO PROVIDE FOR THE DEPOSIT WITH THE SUPERINTENDENT OF INSURANCE OF SECURITIES BY INSURANCE COMPANIES, AND TO REGULATE THE CUSTODY AND DISPOSITION THEREOF.

Be it enacted by the General Assembly of the State of Colorado :

Section 1. The Superintendent of Insurance shall receive and hold on deposit, in the manner provided in Section 3 of this act, the securities of any Insurance Company incorporated under the laws of this State, which are deposited by any such company for the purpose of securing policy holders, and complying with the laws of any State in order to enable such company to transact business in such State.

Superintendent of insurance receive and hold on deposit securities.

Sec. 2. The Superintendent of Insurance shall furnish under his hand and official seal to such company such certificates as may be required by the laws of the State or States in which it may desire to do business, certifying that he holds such securities in trust for the benefit of the policy holders of such company.

Superintendent give certificates that he holds such securities.

Sec. 3. The Superintendent of Insurance shall give vouchers for all sureties deposited with him to the company depositing them. It shall be the duty of the Superintendent of Insurance upon the receipt of such securities from any insurance company to forthwith deposit the same, in the presence of the president or authorized agent of the company, in a strong iron box which shall require two distinct and different keys to unlock the same, one key to be kept by the Superintendent and the other by the company; and the box shall not be opened except in the presence of the Superintendent or deputy and the said president or authorized agent of the company; provided, however, that in case the company having such securities on deposit shall be adjudged insolvent, or be dissolved, the court may make and enforce the necessary orders to place such securities or any part of them at the sole disposal of the Super-

Superintendent give vouchers.

Deposit in presence of president or agent of company in strong iron box.

Box opened only in presence.

Superintendent or deputy or president or agent.

Court may order opened.

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| Boxes placed in vault. | intendent of Insurance. The boxes shall be placed in the vault of a safe deposit company or National bank in the city of Denver, to be selected by the Superintendent, and the insurance companies shall pay the several fees for the safe keeping of their several boxes. So long as the company so depositing shall continue solvent, the Superintendent shall permit such company to collect and receive the interest and dividends on its securities so deposited and transferred and from time to time to withdraw any such securities on depositing other securities in the stead of those to be withdrawn, such new securities to be of the same value and kind as those withdrawn. |
| Insurance companies pay fees. | |
| Companies collect and receive interest and dividends on deposits. | |
| Transfer and withdrawal. | |

Superintendent responsible upon his official bond, for failure, refusal or neglect.

Sec. 4. If the Superintendent of Insurance or his deputy shall willfully fail, refuse or neglect to faithfully keep, deposit, account for or surrender, in the manner by law authorized or required, any such securities as aforesaid transferred to and received by him or under his custody under the provisions of this act, or shall willfully fail, refuse or neglect to furnish proper certificates of the securities so held by him as herein provided, said Superintendent shall be responsible upon his official bond and suit may be brought upon said bond by any person injured.

(Note—This bill was filed with the Secretary of State without the Governor's signature and without his objections on May 3, 1893, and hence became a law under constitution, article V., sec. 11. Secretary of State.)

AN ACT

TO AMEND SECTION 1694 OF THE GENERAL STATUTES OF THE STATE OF COLORADO, CONCERNING INSURANCE COMPANIES.

Be it enacted by the General Assembly of the State of Colorado :

Section 1. That Section 1694 of the General Statutes of the State of Colorado be and the same is hereby amended to read as follows:

Section 1694. No joint stock, fire or life insurance company shall be permitted to do any business in this State unless it is possessed of an actual paid up cash capital as follows: Fire insurance companies of not less than two hundred thousand dollars, and life insurance companies not less than one hundred thousand (\$100,000) dollars. No joint stock insurance company organized for any purpose other than fire or life insurance shall be permitted to do any business in this State unless possessed of an actual paid up cash capital of not less than one hundred thousand dollars.

Any foreign life or fire insurance company incorporated or associated under the laws of any government or State other than the United States, shall not be admitted or permitted to do any business in this State until, besides complying with the conditions of the insurance laws of this State, it has made a deposit with the Treasurer of this State, or with the duly authorized officer of some other State of the United States, of a sum not less than the capital required of like companies under this act.

Such deposit must be in exclusive trust for the benefit and security of all the company's policy holders and creditors in the United States, and may be made in the securities, but subject to the limitations specified in Section 1695 of the General Statutes of this State; and such deposit shall be deemed for all purposes of the insurance laws, the capital of the company making it.

Sec. 2. Whereas, in the opinion of this General Assembly, an emergency exists; therefore, this act shall be in force from and after its passage.

Approved April 26th, 1895.

AN ACT

CONCERNING FOREIGN, BENEVOLENT AND FRATERNAL SOCIETIES.

Be it enacted by the General Assembly of the State of Colorado :

Section 1. Any benevolent or fraternal society or other, doing business in this State, under the Lodge System and incorporated under the laws of another State, which issues certificates of indemnity against loss by death, accident or sickness of any of its members, shall file a copy of its charter or articles of incorporation as required by Section 25, Chapter 19, General Statutes.

Sec. 2. Every such foreign benevolent or fraternal society or order shall file with the Secretary of the State a certificate signed by its president or head officer and its secretary, duly acknowledged, designating an agent or agents and their place of residence in this State, upon whom process may be served.

Sec. 3. Suits against such corporations may be instituted at the election of the plaintiff in the county in which he resides, or in the county in which the agent resides.

Sec. 4. That any lodge of any such benevolent or fraternal society or order which has complied with the provisions of this act may bring an action on any bond running to it or to any of its officers, the same as though such lodge had been incorporated under the laws of this State.

Sec. 5. The fees of the Secretary of State shall be the same as for corporations not organized for pecuniary profit.

Sec. 6. It shall be the duty of the presiding officer of any lodge in this State under any such foreign benevolent or fraternal society or order, to see that the requirements of this law are complied with, and for holding any meeting after 90 days from the pas-

sage of this act, this time being allowed for a compliance with its provisions, in the absence of a compliance with its provisions such officers shall be subject to a fine of twenty dollars (\$20) for each and every meeting so held by his lodge, the same to be collected by the District Attorney of the district in which said lodge is located.

Approved April 3, 1893.

INDEX.

INDEX.

FIRE COMPANIES.

| | PAGE |
|--|------|
| Aachen & Munich Fire Insurance Co., Germany..... | 3 |
| Ætna Fire Insurance Co., Connecticut..... | 4 |
| Agricultural Insurance Co., New York..... | 5 |
| Alliance Assurance Co., England..... | 6 |
| American Insurance Co., Massachusetts..... | 7 |
| American Insurance Co., New Jersey..... | 8 |
| American Central Insurance Co., Missouri..... | 9 |
| American Fire Insurance Co., New York..... | 10 |
| Atlas Assurance Co., England..... | 11 |
| Atlas Mutual Insurance Co., Massachusetts..... | 12 |
| British America Assurance Co., Canada..... | 13 |
| Broadway Insurance Co., New York..... | 14 |
| Caledonian Insurance Co., Scotland..... | 15 |
| Citizens Insurance Co., Pennsylvania..... | 16 |
| Commercial Union Assurance Co., (Ltd.) England..... | 17 |
| Concordia Fire Insurance Co., Wisconsin..... | 18 |
| Connecticut Fire Insurance Co., Connecticut..... | 19 |
| Continental Insurance Co., New York..... | 20 |
| Delaware Insurance Co., Pennsylvania..... | 21 |
| Eagle Fire Co., New York..... | 22 |
| Farmers' Alliance Mutual Fire Insurance Co., Denver..... | 23 |
| Farragut Fire Insurance Co., New York..... | 24 |
| Fire Association of Philadelphia, Pennsylvania..... | 25 |
| Firemans' Fund Insurance Co., California..... | 26 |
| Firemens' Insurance Co. of Baltimore, Maryland..... | 27 |
| Franklin Fire Insurance Co., Pennsylvania..... | 28 |
| German Insurance Co., Freeport Illinois..... | 29 |
| German Fire Insurance Co., Pennsylvania..... | 30 |
| German Fire Insurance Co., Peoria, Illinois..... | 31 |
| German American Insurance Co., New York..... | 32 |
| German Mutual Fire Insurance Co., Colorado..... | 33 |
| Glens Falls Insurance Co., New York..... | 34 |
| Girard Fire & Marine Insurance Co., Pennsylvania..... | 35 |
| Greenwich Insurance Co., New York..... | 36 |
| Grange Mutual Fire Insurance Co., Colorado..... | 37 |
| Hamburg-Bremen Fire Insurance Co., Germany..... | 38 |
| Hanover Fire Insurance Co., New York..... | 39 |
| Hartford Fire Insurance Co., Connecticut..... | 40 |
| Home Insurance Co., New York..... | 41 |
| Home Mutual Insurance Co. of California..... | 42 |
| Imperial Insurance Co. England..... | 43 |
| Insurance Co. of North America, Pennsylvania..... | 44 |
| Insurance Co. of the State of Pennsylvania..... | 45 |
| Lancashire Insurance Co., England..... | 46 |
| Lion Fire Insurance Co., London, England..... | 47 |
| Liverpool and London and Globe Insurance Co., England..... | 48 |
| London Assurance Corporation, England..... | 49 |
| London and Lancashire Fire Insurance Co., England..... | 50 |
| Lumbermen's Insurance Co., Pennsylvania..... | 51 |
| Magdeburg Fire Insurance Co., Germany..... | 52 |
| Manchester Fire Assurance Co., England..... | 53 |
| Manufacturers and Merchants Insurance Co., Pennsylvania..... | 54 |
| Mechanics' Insurance Co., Pennsylvania..... | 55 |
| Mercantile Fire and Marine Insurance Co., Massachusetts..... | 56 |
| Merchants Insurance Co., New Jersey..... | 57 |
| Milwaukee Mechanics Insurance Co., Wisconsin..... | 58 |
| Mutual Guarantee Fund Fire Insurance Co., Colorado..... | 59 |

| | PAGE |
|---|------|
| National Fire Insurance Co., Connecticut..... | 60 |
| New Hampshire Fire Insurance Co., New Hampshire..... | 61 |
| Niagara Fire Insurance Co., New York..... | 62 |
| North British and Mercantile Insurance Co., England..... | 63 |
| North German Insurance Co., Germany..... | 64 |
| Northern Assurance Co., England..... | 65 |
| Northwestern National Insurance Co., Wisconsin..... | 66 |
| Norwich Union Fire Insurance Society England..... | 67 |
| Orient Insurance Co., Connecticut..... | 68 |
| Pacific Fire Insurance Co., New York..... | 69 |
| Palatine Insurance Co., England..... | 70 |
| Pennsylvania Fire Insurance Co., Pennsylvania..... | 71 |
| Phenix Insurance Co., New York..... | 72 |
| Phoenix Assurance Co., England..... | 73 |
| Phoenix Insurance Co., Connecticut..... | 74 |
| Providence Washington Insurance Co., Rhode Island..... | 75 |
| Prussian National Insurance Co., Germany..... | 76 |
| Queen Insurance Co. of America, New York..... | 77 |
| Reliance Insurance Co., Pennsylvania..... | 78 |
| Royal Exchange Assurance, England..... | 79 |
| Royal Insurance Co., England..... | 80 |
| Scottish Union and National Insurance Co., Scotland..... | 81 |
| Southern Insurance Co., Louisiana..... | 82 |
| Springfield Fire and Marine Insurance Co., Massachusetts..... | 83 |
| Spring Garden Insurance Co., Pennsylvania..... | 84 |
| St. Paul Fire and Marine Insurance Co., Minnesota..... | 85 |
| Sun Insurance Office, England..... | 86 |
| Standard Mutual Fire Insurance Co., Massachusetts..... | 87 |
| Transatlantic Fire Insurance Co., Germany..... | 88 |
| Teutonia Insurance Co., Louisiana..... | 89 |
| Traders Insurance Co., Illinois..... | 90 |
| Union Assurance Society, England..... | 91 |
| Union Insurance Co., Pennsylvania..... | 92 |
| United States Fire Insurance Co., New York..... | 93 |
| United Firemen's Insurance Co., Pennsylvania..... | 94 |
| Westchester Fire Insurance Co., New York..... | 95 |
| Western Assurance Co., Canada..... | 96 |
| Western Mutual Fire Insurance Co., Colorado..... | 97 |
| Williamsburg City Fire Insurance Co., New York..... | 98 |

STATISTICAL TABLES.

| | |
|-------------------------|-----|
| Statistical Tables..... | 100 |
| | 101 |
| | 102 |
| | 104 |

LIFE COMPANIES.

| | |
|--|-----|
| Ætna Life Insurance Company Connecticut..... | 105 |
| Equitable Life Assurance Society of the United States, New York..... | 107 |
| Germania Life Insurance Company, New York..... | 109 |
| Hartford Life and Annuity Insurance Company, Connecticut..... | 111 |
| Home Life Insurance Company, New York..... | 113 |
| Manhattan Life Insurance Company, New York..... | 116 |
| Massachusetts Mutual Life Insurance Company, Massachusetts..... | 118 |
| Michigan Mutual Life Insurance Company, Michigan..... | 121 |
| Mutual Benefit Life Insurance Company, New Jersey..... | 123 |
| Mutual Life Insurance Company, New York..... | 126 |

PAGE

| | |
|---|-----|
| National Life Insurance Company, Vermont..... | 125 |
| New England Mutual Life Insurance Company, Massachusetts..... | 130 |
| New York Life Insurance Company, New York..... | 133 |
| Northwestern Mutual Life Insurance Company, Wisconsin..... | 135 |
| Pacific Mutual Life Insurance Company, California..... | 138 |
| Penn Mutual Life Insurance Company, Pennsylvania..... | 141 |
| Phoenix Mutual Life Insurance Company, Connecticut..... | 143 |
| Provident Life and Trust Company of Philadelphia, Pennsylvania..... | 145 |
| Provident Savings Life Assurance Society of New York, New York..... | 147 |
| Prudential Insurance Company of America, New Jersey..... | 150 |
| Statistical Table..... | 165 |
| Travelers' Life Insurance Company, Connecticut..... | 152 |
| Union Central Life Insurance Company, Ohio..... | 154 |
| Union Mutual Life Insurance Company, Maine..... | 156 |
| United States Life Insurance Company, New York..... | 159 |
| Washington Life Insurance Company, New York..... | 161 |

ASSESSMENT COMPANIES.

| | |
|---|-----|
| Bankers' Alliance of California, California..... | 169 |
| Bankers' Life Association, Iowa..... | 170 |
| Bankers' Life Insurance Company of New York, New York..... | 172 |
| Bay State Beneficiary Association, Massachusetts..... | 173 |
| Connecticut Indemnity Association, Connecticut..... | 175 |
| Continental Masonic Accident Association, Illinois..... | 176 |
| Covenant Mutual Life Association, Illinois..... | 177 |
| Des Moines Life Association Iowa..... | 179 |
| Fidelity Mutual Aid Association, California..... | 181 |
| Fidelity Mutual Life Association, Pennsylvania..... | 182 |
| Guaranty Fund Life Association, Iowa..... | 184 |
| Hartford Life and Annuity Insurance Co., Connecticut..... | 185 |
| Life Insurance Cearing Co., Minnesota..... | 187 |
| Masons' Fraternal Accident Association of America, Massachusetts..... | 188 |
| Massachusetts Benefit Life Association, Massachusetts..... | 190 |
| Mutual Benefit Association, Iowa..... | 191 |
| Mutual Benefit Loan and Investment Association, Colorado..... | 193 |
| Mutual Reserve Fund Life Association, New York..... | 194 |
| National Accident Society, New York..... | 196 |
| National Mutual Life Association, Minnesota..... | 197 |
| New England Mutual Accident Association, Massachusetts..... | 215 |
| Northern Life Association, Iowa..... | 199 |
| Northwestern Benevolent Society, Minnesota..... | 200 |
| Northwestern Masonic Aid Association, Illinois..... | 202 |
| Odd Fellows' Annuity Association, Iowa..... | 203 |
| Odd Fellows' Mutual Aid and Accident Association, Ohio..... | 205 |
| Railway Officials' and Employes' Accident Association, Indiana..... | 206 |
| Security Mutual Life Association, New York..... | 208 |
| Southwestern Mutual Life Association, Iowa..... | 209 |
| Statistical Table..... | 223 |
| Supreme Conclave Improved Order Heptasophs, Maryland..... | 211 |
| Supreme Court Independent Order Foresters, Canada..... | 212 |
| Supreme Council Order of Chosen Friends, Indiana..... | 214 |
| Union Mutual Benefit and Life Association, Colorado..... | 217 |
| United States Masonic Benevolent Association, Iowa..... | 218 |
| World Mutual Benefit Association, West Virginia..... | 219 |

FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

| | PAGE |
|--|------|
| Ætna Life Insurance Co., Connecticut..... | 227 |
| American Surety Co., New York..... | 228 |
| City Trust Safe Deposit & Surety Co., Pennsylvania..... | 229 |
| Employers' Liability Assurance Corporation, England..... | 230 |
| Fidelity & Casualty Co., New York..... | 231 |
| Fidelity & Deposit Co., Maryland..... | 232 |
| Guarantee Co. of North America, Canada..... | 233 |
| Guarantors' Liability Indemnity Co., Pennsylvania..... | 234 |
| Hartford Steam Boiler Inspection & Insurance Co., Connecticut..... | 235 |
| Inter-State Casualty Co., New York..... | 236 |
| Lawyers' Surety Co., New York..... | 237 |
| Lloyd's Plate Glass Insurance Co., New York..... | 238 |
| London Guarantee & Accident Co. (Ltd.) England..... | 239 |
| Masons' Fraternal Accident Association, Minnesota..... | 240 |
| Metropolitan Plate Glass Insurance Co., New York..... | 241 |
| National Surety Co., Missouri..... | 242 |
| New Jersey Plate Glass Insurance Co., New Jersey..... | 243 |
| New York Plate Glass Insurance Co., New York..... | 244 |
| Preferred Accident Co., New York..... | 245 |
| Standard Life & Accident Insurance Co., Michigan..... | 246 |
| Travelers' Insurance Co., Connecticut..... | 247 |
| Union Casualty & Surety Co., Missouri..... | 248 |
| Union Marine Insurance Co. (Ltd.) England..... | 249 |
| United States Casualty Co., New York..... | 250 |
| United States Guarantee Co., New York..... | 251 |

LIST OF AGENTS.

| | |
|---------------------|---------|
| List of Agents..... | 255-284 |
|---------------------|---------|

| | |
|----------------------|---------|
| Expense Account..... | 287 |
| Fees..... | 291 |
| Insurance Laws..... | 295-323 |

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